

# BANKS THROUGHOUT THE UNION.

## LETTER

FROM THE

## SECRETARY OF THE TREASURY,

TRANSMITTING

*A statement of the condition of the banks throughout the United States.*

MARCH 28, 1860.—Laid upon the table, and ordered to be printed.

TREASURY DEPARTMENT, *March 26, 1860.*

SIR: In compliance with a resolution of the House of Representatives calling on this department for an annual statement of the condition of the banks throughout the Union, I have the honor to submit the accompanying documents. They embrace the accounts of 1,562 banks and branches, being, with a few unimportant exceptions, all the chartered banks that were in operation on the 1st of January, 1860.

The returns for the last four years give the following general results:

	January 1, 1857.	January 1, 1858.	January 1, 1859.	January 1, 1860.
Number of banks and branches.....	1,416	1,422	1,476	1,562
Capital paid in.....	\$370,834,686	\$394,622,799	\$401,976,242	\$421,880,095
<i>Resources.</i>				
Loans and discounts .....	684,456,887	583,165,242	657,183,799	691,945,560
Stocks.....	59,272,329	60,305,260	63,502,449	70,344,343
Real estate .....	26,124,522	28,755,834	25,976,497	30,782,131
Other investments .....	5,920,336	6,075,906	8,323,041	11,123,171
Due by other banks .....	65,849,205	58,052,802	78,244,987	67,235,457
Notes of other banks.....	28,124,008	22,447,436	18,858,289	25,502,567
Cash items .....	25,081,641	15,380,441	26,808,822	19,331,521
Specie.....	58,349,838	74,412,832	104,537,818	83,594,537
<i>Liabilities.</i>				
Circulation .....	214,778,822	155,208,344	193,306,818	207,102,477
Deposits.....	230,351,352	185,932,049	259,568,278	253,802,129
Due to other banks.....	57,674,333	51,169,875	68,215,651	55,932,918
Other liabilities.....	19,816,850	14,166,713	15,048,427	14,661,815

Referring you for further particulars to the documents herewith submitted, I have the honor to be, very respectfully, your obedient servant,

HOWELL COBB,  
*Secretary of the Treasury.*

Hon. WILLIAM PENNINGTON,  
*Speaker of the House of Representatives.*

### *Memoranda.*

In all the tables prepared in the Treasury Department the following general rules have been observed:

1. The net amount of the capital of the banks has been given whenever it could be ascertained. So, whenever a bank appears to have bought shares of its own stock, that amount has been deducted from its gross capital. Bank stock thus bought in stands on the same footing as bank stock not paid in.

2. The capital is placed first, and next to it "loans and discounts, stocks, real estate, and other investments," to show at one view the whole investments of each bank supposed to yield income, and the ratio these investments bear to the capital paid in.

3. The next four items, "sums due by other banks, notes of other banks on hand, cash items, and specie," comprise all the immediate means of the banks.

4. The next three items, "circulation, deposits, and sums due to other banks," comprise all the immediate liabilities of the banks.

Under the head of "deposits" are included "dividends unpaid," and all other sums due on demand, as far as could be ascertained.

5. The four items, "circulation, deposits, sums due to other banks, and other liabilities," include all the liabilities of the banks, excepting what is due to their own stockholders for capital paid in and profits acquired.

From these general tables the items "profit and loss, surplus, and contingent funds," &c., &c., are excluded, partly because they are, as Mr. Gallatin observes, "merely balancing accounts," and partly because they cannot be conveniently introduced on a sheet of the size of that on which the public documents are printed.

### A 1.

*Annual report of the bank commissioners of the State of Maine, 1859.*

*To the Governor and Council:*

In obedience to the requirement of the statute, the bank commissioners have the honor herewith respectfully to present their third annual report.



The number of banks in operation in this State at this time is sixty-nine. Of these, the Mercantile Bank, at Bangor, and the International Bank, at Portland, have commenced business under charters granted to them at the last session of the legislature; the former on the first day of August, and the latter on the twenty-second day of September.

At the time of the last annual report of the commissioners the amount of bank capital in the State was.....	\$7,308,945
Since that time additions have been made amounting to.....	\$317,845
Reduction of capital.....	50,000
	<hr/> 267,845
Making the total capital at this time.....	<hr/> 7,576,790 <hr/>

Of the increase of capital, there has been contributed—

By the Mercantile Bank, at Bangor.....	\$50,000
By the International Bank, at Portland.....	188,790
By the Veazie Bank, at Bangor.....	50,000
By the Sandy River Bank, at Farmington.....	25,000
By the Long Reach Bank, at Bath.....	4,055
	<hr/> 317,845

The reduction of capital has been made by the American Bank, at Hallowell, and by the Ticonic Bank, at Waterville, of twenty-five thousand dollars each, amounting to.....

50,000

Giving as the actual increase of capital.....

267,845

The Northern Bank, at Hallowell, has not made the reduction of capital it was authorized to do by the legislature.

At its last session the legislature granted charters for the Camden Bank, at Camden, Franklin Bank, at Phillips, Lowell Bank, at Lewiston, Wawenock Bank, at Wiscasset, Mercantile Bank, at Bangor, and International Bank, at Portland; only the last two named have gone into operation. In their report in 1857, the commissioners say that from the history of past legislation in granting bank charters, it is apparent they have not always, if generally, been granted on evidence of public necessity, or the legitimate business wants of the place in which they were to be located. The fact that only *two* of the six banks incorporated last winter have gone into operation, is of itself suggestive of greater caution in granting so important privileges as are allowed under our banking laws. It should not be forgotten that bank charters, granted in good faith by the legislature, have been used successfully for fraudulent purposes. The commissioners have been informed that an attempt was made by parties out of the State to obtain the control of one of the charters granted or extended last

winter, happily without success. Four of the six charters now remain inoperative.

The Atlantic Bank, at Portland, remains under a qualified injunction. It has redeemed most of its bills, and funds have been deposited with the International Bank, sufficient, it is supposed, to redeem the balance in circulation. The appointment of receivers has been delayed in consequence of a vote, on the sixth of September, to apply, at the approaching session of the legislature, for leave to surrender its charter. This course would, in the opinion of the commissioners, be entirely safe for the bill-holders, and at the same time a more convenient and less expensive mode of closing the affairs of the bank for the stockholders. The commissioners would respectfully recommend the acceptance of the surrender of its charter, if offered at an early day of the session ; otherwise to repeal it.

The injunction on the Sanford Bank, at Sanford, has been removed by the judge before whom it was pending at the date of our last report. Before this was done, the deficiency in the capital stock, amounting to about thirty-seven thousand dollars, had been subscribed and paid, in legal currency, by the stockholders, and certified to, under oath, by its officers before the judge that it had been done in good faith, and that it was intended that the sum so paid should remain as a part of the capital stock of said bank, and for no other purpose. This bank purposes to resume business about the first of January. The commissioners examined the condition of the bank on the third of November, so far as to ascertain that all the bills issued by the Mousam River Bank and the Sanford Bank appeared by the records to have been destroyed, except the amount of eight thousand nine hundred and seventy-two dollars, of which sum seven thousand two hundred and fourteen dollars were in the bank, leaving bills in circulation to the amount of one thousand seven hundred and fifty-eight dollars, with a sufficient amount in specie on hand to redeem them on presentation. No entries had been made on the books of the bank of the deficient capital paid in. The commissioners were assured by the cashier that amount was safely invested till such time as the bank should be prepared to recommence business. All the blank bills having been destroyed, new bills had been ordered.

In the resumption of its business this bank will, for a time, have to struggle against prejudices, growing out of its former mismanagement, which will only be overcome by placing it under the control of an honest, wise, and safe directory, and a full statement of its condition in the outset ; all which the commissioners were assured would be done.

In addition to the following exhibit of the condition of each bank at the time of our examination, will be found a statement of the average amounts of its circulation, loan, specie in its vaults, and the amount of its weekly redemption of circulation in Boston, for a period of thirty-six weeks from January 1, 1859. In no instance have we found the circulation exceeding the limits prescribed by the statute, or the amount of specie below the amount required to be kept by each bank in its own vaults. In some few instances the amount of debts due, and the aggregate liabilities of the directors, as principals and

sureties, have been allowed to exceed the point of limitation. These violations of the law have not, as we have reason to believe, been premeditated, and will not, we hope, be repeated.

The whole number of stockholders in the several banks is seven thousand five hundred and eighty-eight. Of this number eight hundred and twenty-two live without the State, and hold one million three hundred and twenty-three thousand nine hundred and forty dollars, or more than one-sixth of the aggregate amount of bank capital employed in the State. We have reason to believe that no inconsiderable part of the amount thus held by parties beyond the State jurisdiction is actually owned by our own citizens. It is not perceived that foreign capital, invested in bank stock, adds materially to the resources of the State, or of any county or town within it, unless subject to taxation, with power to collect. Nor do we perceive how the provisions of the 44th section of chapter 47 of the Revised Statutes can be made available to the creditors of a bank, where the private property of stockholders is beyond the reach of the judicial process of our State courts.

The almost universal practice of exacting illegal interest under the name of exchange continues to be a just cause of complaint and dissatisfaction in the management of banks. This subject has been alluded to and discussed in former reports, both by our predecessors and ourselves, and suggestions have been made as to the necessity and propriety of amending the law in this particular. The true rate of exchange which a bank is allowed to charge, in addition to the legal rate of interest or discount between the places of discount and of payment, is the difference in value between funds paid at its own counter and at the place of payment designated in the note. Anything more than this is perverting the undoubted intention of the statute to cover up an usurious exaction, for no one will deny that so long as a bank redeems its bills in Boston, a note payable at that place is of more value than if payable at its own banking house. The rates now charged vary from one-fourth to one per centum, according to the time the paper has to run, to the state of the money market, and to the necessities of the borrower, neither of which constitute the legitimate elements of exchange. The privileges conferred upon banks under existing laws are very great and very important, no less than creating a currency for nearly all practical purposes in the daily business transactions of the public. It has been the aim of the same laws to protect the borrower from the exactions of aggregated capital, no less than to afford to the latter a reasonable profit by its use in strict conformity with law. Our usury law does not afford an adequate remedy for the wrong complained of, in the opinion of those who are most interested. Having made the foregoing suggestions, we leave the matter to the wisdom of the legislature, where it will doubtless receive proper consideration.

The result of our examinations of the several banks is strong confidence in the ability of each to meet promptly its liabilities to bill-holders and depositors. In these particulars the public is most interested. At the same time we have endeavored to present such facts in relation to the condition of each bank as will enable its stockholders,

and those seeking investments in bank stocks, to form an opinion of the value of stock in any particular bank sufficiently correct to determine their action. It has been said to be a maxim of financial economy that a bank of issue, where stock is an article of daily sale and purchase, is not solvent with an impaired capital, and that any concealment on this point is a deception upon the public at large.

There has been no increase in the number of Savings Institutions in this State for several years. The present number is eleven. The whole amount due to depositors is about eight hundred and ninety thousand dollars, with accrued profits amounting to nearly thirty-nine thousand dollars. The whole number of depositors will vary but little from five thousand. The investments have, in the main, been judiciously made, more with reference to safety than of large profit. We have seen no cause to apprehend any serious loss to the depositors in any of them. The more recently incorporated do not seem to have enlarged their sphere of usefulness to the extent which a full appreciation of the benefits of such institutions are designed to confer, by aiding persons of small means and without the information and advice requisite to make safe and judicious investments, and by encouraging frugality in them, who, by its practice, are able to lay by some portion of their daily or weekly earnings as a provision for future contingencies. It is believed their trustees and managers seek no reward or profit other than that which arises from a consciousness of well doing.

ROBERT GOODENOW,  
W. S. COCHRAN,

*Bank Commissioners,*

AUGUSTA, *December 1, 1859.*

## A 2.

*Abstract from the returns of the cashiers of the several incorporated banks in Maine, as they existed on the Saturday preceding the first Monday of January, 1860; prepared in conformity to the provisions of chapter 47, section 50, of the Revised Statutes.*

	Augusta.	American.	Auburn.	Alfred.	Bank of Cumberland.
<b>DUE FROM THE BANK.</b>					
Capital stock.....	\$88,000 00	\$75,000 00	\$75,000 00	\$50,000 00	\$200,000 00
Bills in circulation .....	61,268 00	*58,473 00	53,738 00	52,684 00	84,174 00
Net profits on hand.....	6,207 93	3,196 48	2,997 18	1,629 05	55,532 92
Balances due to other banks .....	384 69	107 00	.....	.....	817 55
Cash deposited, including all sums whatsoever due from the bank not bearing interest, its bills in circulation, profits and balances due to other banks excepted ....	28,266 92	4,346 58	18,305 18	12,405 51	89,923 02
Cash deposited bearing interest.....	.....	13,600 00	.....	1,000 00	.....
<b>Total amount due from the bank ..</b>	<b>184,127 54</b>	<b>154,723 06</b>	<b>150,040 36</b>	<b>117,719 56</b>	<b>430,447 49</b>
<b>RESOURCES OF THE BANK.</b>					
Gold, silver, and other coined metals in its banking house.....	11,714 25	5,073 34	†7,692 75	6,124 69	13,056 39
Real estate .....	5,687 09	3,768 74	.....	1,835 77	12,600 00
Bills of other banks incorporated in this State.....	677 00	.....	3,000 00	.....	13,635 00
Bills of other banks without this State .....	33 00	†3,004 00	1,523 00	.....	1,557 00
Balances due from other banks....	7,676 44	8,844 66	22,898 69	9,772 83	38,149 97
Amount of all debts due, including notes, bills of exchange, and all stocks and funded debts of every description, excepting the balances due from other banks.....	158,339 76	134,032 32	114,925 92	99,986 27	351,449 13
<b>Total amount of resources of bank.</b>	<b>184,127 54</b>	<b>154,723 06</b>	<b>150,040 35</b>	<b>117,719 56</b>	<b>430,447 49</b>
<b>DIVIDENDS, RESERVED PROFITS, DOUBTFUL DEBTS, ETC.</b>					
Rate and amount of last dividend, and when declared.....	3 per cent. 2,640 00 Oct. 3, 1859.	4 per cent. 3,000 00 July 5.	4 per cent. 3,000 00 .....	3 per cent. 1,500 00 Oct. 1.	4 per cent. 8,000 00 Oct. 3, 1859.
Amount of reserved profits at the time of declaring the last dividend .....	3,234 96	613 96	1,869 39	390 34	50,085 47
Amount of debts due and not paid, and considered as doubtful.....	Uncertain.	1,200 00	900 00	175 00	.....
Bills in circulation under five dollars.....	Unknown.	Unknown.	6,000 00	11,554 00	9,029 00
Amount due from directors as principals .....	.....	1,848 31	300 00	2,216 00	1,691 00
Amount due from directors as sureties, as individuals, or as members of a firm, or as agents or officers of a corporation.....	3,000 00	750 00	700 00	1,689 00	5,200 30
Amount due from stockholders as principals.....	.....	36,460 79	.....	3,952 90	8,033 00
Amount of matured debts unpaid .....	16,614 51	.....	19,747 23	5,705 06	9,573 44

\* \$5,000 redeemed in Boston.

† Including specie deposited in Boston.

‡ Including checks.

## A 2.—Abstract exhibiting the condition of the banks in Maine—Continued.

	Bank of the State of Maine.	Bank of Somerset.	Bank of Winthrop.	Bank of Commerce.	Bath.
<b>DUE FROM THE BANK.</b>					
Capital stock.....	\$150,000 00	\$50,000 00	\$75,000 00	\$75,000 00	\$100,000 00
Bills in circulation.....	92,094 00	63,830 00	62,780 00	34,405 00	27,693 00
Net profits on hand.....	4,692 84	2,467 80	11,098 51	1,901 78	1,384 81
Balances due to other banks .....	1,991 24	.....	.....	.....	.....
Cash deposited, including all sums whatsoever due from the bank not bearing interest, its bills in circulation, profits and balances due to other banks excepted ....	75,492 26	8,652 57	21,757 34	17,765 18	22,517 86
Cash deposited bearing interest....	2,723 18	.....	3,000 00	.....	.....
<b>Total amount due from the bank...</b>	<b>326,993 52</b>	<b>124,950 37</b>	<b>173,635 85</b>	<b>129,071 96</b>	<b>151,595 67</b>
<b>RESOURCES OF THE BANK.</b>					
Gold, silver, and other coined metals in its banking house.....	10,088 83	13,882 02	10,964 54	5,880 18	6,035 59
Real estate.....	.....	2,000 00	.....	.....	1,000 00
Bills of other banks incorporated in this State.....	.....	.....	200 00	698 00	7,352 00
Bills of other banks without this State.....	*7,751 00	300 00	139 00	175 00	820 00
Balances due from other banks...	12,027 49	13,410 51	18,000 55	10,809 21	9,587 33
Amount of all debts due, including notes, bills of exchange, and all stocks and funded debts of every description, excepting the bal- ances due from other banks.....	297,126 20	95,357 84	144,331 75	111,509 57	126,820 75
<b>Total amount of resources of bank..</b>	<b>326,993 52</b>	<b>124,950 37</b>	<b>173,635 85</b>	<b>129,071 96</b>	<b>151,595 67</b>
<b>DIVIDENDS, RESERVED PROFITS, DOUBTFUL DEBTS, ETC.</b>					
Rate and amount of last dividend, and when declared .....	3 per cent., 4,500 00 Oct. 1, 1859.	3 per cent., 1,500 00 October 3.	4 per cent., 3,000 00 October 1.	3 per cent., 2,250 00 Oct. 6, 1859.	3 per cent., 3,000 00 Sept. 29, 1859.
Amount of reserved profits at the time of declaring the last divi- dend.....	870 00	1,511 07	8,806 93	720 12	.....
Amount of debts due and not paid, and considered as doubtful.....	None.	3,607 94	1,500 00	4,558 68	2,000 00
Bills in circulation under five dol- lars.....	30,000 00	7,500 00	11,000 00	9,230 00	6,338 00
Amount due from directors as principals.....	8,000 00	1,800 00	1,400 00	2,082 53	7,165 58
Amount due from directors as sureties, as individuals, or as members of a firm, or as agents or officers of a corporation.....	9,847 13	6,321 54	3,314 00	3,775 00	14,830 81
Amount due from stockholders as principals.....	3,000 00	Nothing.	2,300 00	4,650 00	9,972 06
Amount of matured debts unpaid..	500 00	6,468 17	5,900 00	12,166 78	†8,356 02

\* Including checks.

† Of which \$5,390 is secured by mortgage, attachment of property, or collateral security.



## A 2.—Abstract exhibiting the condition of the banks in Maine—Continued.

	Biddeford.	Belfast.	Bucksport.	Canal.	Calais.
DUE FROM THE BANK.					
Capital stock.....	\$150,000 00	\$100,000 00	\$75,000 00	\$600,000 00	\$100,000 00
Bills in circulation.....	75,236 00	59,704 00	65,113 00	318,136 00	50,179 00
Net profits on hand.....	14,040 71	3,825 14	6,547 50	98,835 40	16,878 96
Balances due to other banks.....	529 96	1 24	.....	5,243 36	7,764 19
Cash deposited, including all sums whatsoever due from the bank not bearing interest, its bills in circulation, profits and balances due to other banks excepted.....	19,807 33	31,008 45	16,791 74	245,097 33	47,497 92
Cash deposited bearing interest.....	.....	.....	400 00	.....	.....
Total amount due from the bank..	259,614 00	194,536 83	163,852 24	1,267,312 09	222,320 07
RESOURCES OF THE BANK.					
Gold, silver, and other coined metals in its banking house.....	10,687 63	8,936 59	11,530 80	55,465 52	9,630 74
Real estate.....	.....	*280 00	.....	500 00	2,750 00
Bills of other banks incorporated in this State.....	3,820 00	2,630 00	1,890 00	10,979 00	1,330 00
Bills of other banks without this State.....	2,614 00	2,040 00	792 00	810 00	19,100 00
Balances due from other banks....	15,206 56	35,044 06	16,414 08	20,504 53	815 73
Amount of all debts due, including notes, bills of exchange, and all stocks and funded debts of every description, excepting the bal- ances due from other banks.....	227,265 81	145,606 18	133,225 36	1,179,053 04	198,693 60
Total amount of resources of bank.	259,614 00	194,536 83	163,852 24	1,267,312 09	222,320 07
DIVIDENDS, RESERVED PROFITS, DOUBTFUL DEBTS, ETC.					
Rate and amount of last dividend, and when declared.....	4 per cent., 6,000 00 Oct. 3, 1859.	3½ per cent., 3,500 00 Oct. 3, 1859.	4 per cent., 3,000 00 Oct. 1, 1859.	4 per cent., 24,000 00 Oct. 3, 1859.	4 per cent., 4,000 00 July 15, 1859.
Amount of reserved profits at the time of declaring the last divi- dend.....	11,196 60	2,810 02	4,035 10	82,348 65	14,701 20
Amount of debts due and not paid, and considered as doubtful.....	450 00	.....	Uncertain.	7,518 00	None.
Bills in circulation under five dol- lars.....	16,742 00	8,600 00	17,000 00	30,000 00	23,000 00
Amount due from directors as principals.....	1,682 03	2,600 00	7,580 00	3,700 00	400 00
Amount due from directors as sureties, as individuals, or as members of a firm, or as agents or officers of a corporation.....	1,760 00	5,973 45	19,304 50	11,041 90	.....
Amount due from stockholders as principals.....	2,000 00	1,675 00	10,579 22	4,500 00	7,300 00
Amount of matured debts unpaid..	3,762 00	.....	4,927 22	34,633 26	5,655 66

\* And bank safes.

† Including checks.



## A 2.—Abstract exhibiting the condition of the banks in Maine—Continued.

	Casco.	City.	City.	Cobbossee Contee.	Eastern.
DUE FROM THE BANK.					
Capital stock.....	\$600,000 00	\$75,000 00	\$150,000 00	\$100,000 00	\$150,000 00
Bills in circulation.....	335,381 00	54,477 00	62,651 00	39,639 00	*101,613 00
Net profits on hand.....	83,684 95	1,938 45	2,507 02	3,190 02	5,030 95
Balances due to other banks.....	772 75	1,532 74	865 82	839 42	468 00
Cash deposited, including all sums whatsoever due from the bank not bearing interest, its bills in circulation, profits and balances due to other banks excepted....	252,240 32	20,030 80	29,982 02	26,871 25	50,136 13
Cash deposited bearing interest....	.....	.....	.....	.....	2,500 00
Total amount due from the bank..	1,272,079 02	152,978 99	246,005 86	170,539 69	309,748 08
RESOURCES OF THE BANK.					
Gold, silver, and other coined metals in its banking house....	34,353 85	5,766 17	9,525 48	5,572 38	7,750 96
Real estate.....	6,000 00	†2,849 78	.....	.....	.....
Bills of other banks incorporated in this State.....	10,266 00	2,795 00	†15,227 00	3,226 00	1,727 00
Bills of other banks without this State.....	1,754 00	1,925 00	.....	210 00	1,485 00
Balances due from other banks....	59,916 08	2,168 36	16,957 08	2,541 75	13,211 58
Amount of all debts due, including notes, bills of exchange, and all stocks and funded debts of every description, excepting the bal- ances due from other banks....	1,159,789 09	137,474 68	204,296 30	158,989 56	285,573 54
Total amount of resources of bank.	1,272,079 02	152,978 99	246,005 86	170,539 69	309,748 08
DIVIDENDS, RESERVED PROFITS, DOUBTFUL DEBTS, ETC.					
Rate and amount of last dividend, and when declared.....	4 per cent., 24,000 00 Oct. 3, 1859.	4 per cent., 3,000 00 Oct. 1, 1859.	3 per cent., 4,500 00 Oct. 1, 1859.	3 per cent., 3,000 00 July 5, 1859.	4 per cent., 6,000 00 Oct. 3, 1859.
Amount of reserved profits at the time of declaring the last divi- dend.....	69,139 30	223 34	1,736 32	1,796 94	857 52
Amount of debts due and not paid, and considered as doubtful.....	None.	306 69	500 00	2,000 00	800 00
Bills in circulation under five dol- lars.....	48,171 00	13,678 00	10,000 00	10,440 00	20,000 00
Amount due from directors as principals.....	2,000 00	21,425 91	9,950 00	4,800 00	13,500 00
Amount due from directors as sureties, as individuals, or as members of a firm, or as agents or officers of a corporation.....	25,006 77	8,059 45	20,996 61	10,283 36	22,645 74
Amount due from stockholders as principals.....	18,962 49	12,316 31	20,393 26	8,700 00	.....
Amount of matured debts unpaid..	9,807 94	5,223 16	§53,254 24	5,045 87	3,093 36

\* Less one week's redemption in Boston.

† And bank charges.

‡ And mutilated bills.

|| Drafts drawn for lumber sold.

§ Secured with collateral.

## A 2.—Abstract exhibiting the condition of the banks in Maine—Continued.

	Farmers'.	Freeman's.	Frontier.	Granite.	George's.
<b>DUE FROM THE BANK.</b>					
Capital stock.....	\$100,000 00	\$100,000 00	\$75,000 00	\$75,000 00	\$50,000 00
Bills in circulation .....	44,173 00	48,778 00	18,089 00	29,238 00	26,178 00
Net profits on hand.....	2,337 49	4,426 23	12,578 98	3,444 12	1,020 43
Balances due to other banks .....			15,183 59	128 36	327 43
Cash deposited, including all sums whatsoever due from the bank not bearing interest, its bills in circulation, profits and balances due to other banks excepted ....	23,758 21	31,951 11	34,067 87	15,989 59	22,726 02
Cash deposited bearing interest....	2,700 00	6,216 24			
<b>Total amount due from the bank..</b>	<b>172,968 70</b>	<b>191,371 58</b>	<b>154,919 44</b>	<b>123,800 07</b>	<b>100,251 88</b>
<b>RESOURCES OF THE BANK.</b>					
Gold, silver, and other coined metals in its banking house ..	5,063 63	6,363 95	4,529 12	4,951 64	9,737 40
Real estate .....	8,400 00	600 00	8,737 77	1,300 00	9,070 32
Bills of other banks incorporated in this State.....	1,714 00	3,300 00	380 00	775 00	565 00
Bills of other banks without this State.....	1,624 00	7,045 00	6,896 00	300 00	
Balances due from other banks....	5,951 31	11,284 89	12,756 77	2,028 39	13,811 69
Amount of all debts due, including notes, bills of exchange, and all stocks and funded debts of every description, excepting the bal- ances due from other banks.....	150,215 76	162,777 74	121,619 78	114,445 04	67,067 47
<b>Total amount of resources of bank.</b>	<b>172,968 70</b>	<b>191,371 58</b>	<b>154,419 44</b>	<b>123,800 07</b>	<b>100,251 88</b>
<b>DIVIDENDS, RESERVED PROFITS, DOUBTFUL DEBTS, ETC.</b>					
Rate and amount of last dividend, and when declared .....	4 per cent., 4,000 00 Oct. 3, 1859.	3 per cent., 3,000 00 July 4, 1859.	4 per cent., 3,000 00 Oct. 3, 1859.	3 per cent., 2,250 00 June 27, 1859.	3½ per cent., 1,750 00 October 10.
Amount of reserved profits at the time of declaring the last divi- dend.....	1,089 90	1,208 39	9,488 77	864 89	277 54
Amount of debts due and not paid, and considered as doubtful.....	1,300 00		1,890 00		
Bills in circulation under five dol- lars.....	Unknown.	12,850 00	1,813 00		4,000 00
Amount due from directors as principals.. ..	12,385 45	13,940 00	13,229 00	2,700 00	
Amount due from directors as sureties, as individuals, or as members of a firm, or as agents or officers of a corporation.....	6,637 90	6,750 00	20,761 94	6,059 75	5,758 66
Amount due from stockholders as principals.. ..	3,042 94	10,700 00	2,350 00	6,400 00	2,450 00
Amount of matured debts unpaid..	2,050 00	22,162 27	1,890 00	*4,500 00	10,635 97

\* Probable loss on the debt, \$1,600.

A 2.—*Abstract exhibiting the condition of the banks in Maine—Continued.*

	Gardiner.	International.	Kenduskeag.	Lewiston Falls	Lincoln.
<b>DUE FROM THE BANK.</b>					
Capital stock .....	\$50,000 00	\$218,890 00	\$75,000 00	\$200,000 00	\$200,000 00
Bills in circulation .....	26,935 00	78,721 00	44,400 00	100,851 00	38,156 00
Net profits on hand .....	2,210 39	5,950 35	2,709 94	4,991 38	3,828 04
Balances due to other banks .....	5,697 65	7,297 48	149 34	543 62	850 00
Cash deposited, including all sums whatsoever due from the bank not bearing interest, its bills in circulation, profits and balances due to other banks excepted ...	17,373 78	46,161 86	45,049 98	12,247 17	36,055 44
Cash deposited bearing interest .....			15,471 95		
<b>Total amount due from the bank ..</b>	<b>102,216 82</b>	<b>357,020 69</b>	<b>182,781 21</b>	<b>318,633 17</b>	<b>278,889 48</b>
<b>RESOURCES OF THE BANK.</b>					
Gold, silver, and other coined metals in its banking house ....	3,008 63	24,309 69	7,532 84	11,971 53	14,149 43
Real estate .....	2,000 00		9,700 00	9,246 16	
Bills of other banks incorporated in this State .....	1,189 26	15,493 00	7,140 00	1,488 00	8,039 00
Bills of other banks without this State .....	218 00	110 00	241 00	1,038 00	1,575 00
Balances due from other banks ....	2,000 00	31,588 98	9,147 56	9,209 15	26,451 41
Amount of all debts due, including notes, bills of exchange, and all stocks and funded debts of every description, excepting the bal- ances due from other banks .....	93,800 93	285,519 02	149,019 81	285,680 33	228,674 64
<b>Total amount of resources of bank.</b>	<b>102,216 82</b>	<b>357,020 69</b>	<b>182,781 21</b>	<b>318,633 17</b>	<b>278,889 48</b>
<b>DIVIDENDS, RESERVED PROFITS, DOUBTFUL DEBTS, ETC.</b>					
Rate and amount of last dividend, and when declared .....	3 per cent., 1,500 00 Aug. 29, 1859.	New bank.	5 per cent., 3,750 00 Oct. 2, 1859.	3 per cent., 6,000 00 Oct. 1	3 per cent., 6,000 00 Oct. 1, 1859.
Amount of reserved profits at the time of declaring the last divi- dend .....	1,812 90		1,740 73	1,083 55	1,829 58
Amount of debts due and not paid, and considered as doubtful .....	646 00			30,000 00	125 50
Bills in circulation under five dol- lars .....	5,000 00	15,303 00	Unknown.	18,000 00	3,800 00
Amount due from directors as principals .....	4,193 10	1,723 00	8,610 21	24,176 26	6,893 67
Amount due from directors as sureties, as individuals, or as members of a firm, or as agents or officers of a corporation .....	1,000 00	42,941 00	13,188 86	797 12	6,730 71
Amount due from stockholders as principals .....	12,222 46	17,870 00		11,530 00	31,286 67
Amount of matured debts unpaid ..	2,783 00		12,610 26	33,657 59	23,435 74

## A 2.—Abstract exhibiting the condition of the banks in Maine—Continued.

	Lime Rock.	Long Reach.	Lumberman's.	Maine.	Manu- facturers'.
<b>DUE FROM THE BANK.</b>					
Capital stock.....	\$100,000 00	\$100,000 00	\$50,000 00	\$50,000 00	\$100,000 00
Bills in circulation.....	70,254 00	34,268 00	30,148 00	33,132 00	46,493 00
Net profits on hand.....	4,741 74	2,528 92	2,276 38	1,144 49	5,627 75
Balances due to other banks.....	699 72	916 05	.....	.....	16 64
Cash deposited, including all sums whatsoever due from the bank not bearing interest, its bills in circulation, profits and balances due to other banks excepted.....	28,304 53	11,575 54	13,049 66	26,521 84	21,343 04
Cash deposited bearing interest....	3,499 13	.....	2,418 00	.....	1,410 63
<b>Total amount due from the bank..</b>	<b>207,499 12</b>	<b>149,288 51</b>	<b>97,892 04</b>	<b>110,798 33</b>	<b>174,891 06</b>
<b>RESOURCES OF THE BANK.</b>					
Gold, silver, and other coined metals in its banking house.....	11,901 91	5,968 53	3,519 42	4,230 83	6,575 51
Real estate.....	4,478 86	.....	*800 00	.....	4,260 00
Bills of other banks incorporated in this State.....	1,715 00	140 00	†630 38	1,048 00	947 00
Bills of other banks without this State.....	†4,748 47	644 00	329 00	45 00	603 00
Balances due from other banks....	10,840 57	6,794 62	8,021 95	10,855 58	9,567 37
Amount of all debts due, including notes, bills of exchange, and all stocks and funded debts of every description, excepting the bal- ances due from other banks.....	§173,814 31	135,741 36	84,591 29	94,618 92	152,938 18
<b>Total amount of resources of bank..</b>	<b>207,499 12</b>	<b>149,288 51</b>	<b>97,892 04</b>	<b>110,798 33</b>	<b>174,891 06</b>
<b>DIVIDENDS, RESERVED PROFITS, DOUBTFUL DEBTS, ETC.</b>					
Rate and amount of last dividend, and when declared.....	2 per cent., 2,000 00 Oct. 12, 1859.	‡2 per cent., 2,189 00 Oct. 1, 1859.	3 per cent., 1,500 00 Oct. 15, 1859.	3½ per cent., 1,750 00 Oct. 1, 1859.	4 per cent., 4,000 00 Oct. 3, 1859.
Amount of reserved profits at the time of declaring the last divi- dend.....	851 06	190 34	916 71	570 26	3,268 18
Amount of debts due and not paid, and considered as doubtful.....	Uncertain.	400 00	500 00	.....	200 00
Bills in circulation under five dol- lars.....	10,000 00	3,000 00	5,000 00	5,032 00	7,000 00
Amount due from directors as principals.....	5,854 98	10,450 00	1,300 00	1,279 90	4,405 68
Amount due from directors as sureties, as individuals, or as members of a firm, or as agents or officers of a corporation.....	4,106 25	11,766 56	12,563 33	9,157 12	5,570 00
Amount due from stockholders as principals.....	14,543 04	24,303 39	4,915 45	1,150 00	100 00
Amount of matured debts unpaid..	20,545 09	6,125 97	12,563 33	5,185 05	1,150 00

\* Including checks.

† Bank fixtures.

‡ Including sight drafts, checks on other banks, &amp;c., in drawer.

§ Including \$16,421 28 charged to loss account.

|| Including \$450, bank furniture, &amp;c.

¶ On 189 shares, 3 per cent.

## A 2.—Abstract exhibiting the condition of the banks in Maine—Continued.

	Manufacturers and Traders'.	Marine.	Market.	Merchants'.	Merchants'.
<b>DUE FROM THE BANK.</b>					
Capital stock.....	\$250,000 00	\$50,000 00	\$100,000 00	\$100,000 00	\$225,000 00
Bills in circulation.....	109,808 40	28,915 00	64,715 00	51,765 00	114,634 00
Net profits on hand.....	12,624 10	624 47	3,257 00	5,606 88	*32,271 07
Balances due to other banks.....	11,278 09	.....	.....	.....	2,540 31
Cash deposited, including all sums whatsoever due from the bank not bearing interest, its bills in circulation, profits and balances due to other banks excepted.....	118,697 73	9,334 79	42,309 96	69,698 76	139,210 75
Cash deposited bearing interest.....	.....	.....	.....	.....	.....
<b>Total amount due from the bank..</b>	<b>502,407 92</b>	<b>88,874 26</b>	<b>210,281 96</b>	<b>227,070 64</b>	<b>513,656 13</b>
<b>RESOURCES OF THE BANK.</b>					
Gold, silver, and other coined metals in its banking house.....	18,860 11	2,748 62	12,055 73	5,309 22	34,090 47
Real estate.....	.....	.....	3,009 28	2,577 55	19,722 89
Bills of other banks incorporated in this State.....	8,332 00	517 00	168 00	3,300 00	5,572 00
Bills of other banks without this State.....	950 00	352 00	.....	956 00	928 00
Balances due from other banks.....	38,682 29	9,703 26	18,669 81	15,599 72	62,514 12
Amount of all debts due, including notes, bills of exchange, and all stocks and funded debts of every description, excepting the bal- ances due from other banks.....	435,582 92	75,553 38	176,379 19	199,328 15	390,828 65
<b>Total amount of resources of bank.</b>	<b>502,407 92</b>	<b>88,874 26</b>	<b>210,281 96</b>	<b>227,070 64</b>	<b>513,656 13</b>
<b>DIVIDENDS, RESERVED PROFITS, DOUBTFUL DEBTS, ETC.</b>					
Rate and amount of last dividend, and when declared.....	4 per cent., 10,000 00 Oct. 1, 1859.	3½ per cent., 1,750 00 Dec. 5, 1859	4 per cent., 4,000 00 Oct. 1, 1859.	4 per cent., 4,000 00 Oct. 11.	4 per cent., 9,000 00 Oct., 1859.
Amount of reserved profits at the time of declaring the last divi- dend.....	7,455 08	336 58	1,206 58	3,324 46	.....
Amount of debts due and not paid, and considered as doubtful.....	3,500 00	359 25	.....	.....	3,000 00
Bills in circulation under five dol- lars.....	.....	2,500 00	12,000 00	10,000 00	15,124 00
Amount due from directors as principals.....	12,087 00	6,129 96	2,563 78	2,000 00	1,600 00
Amount due from directors as sureties, as individuals, or as members of a firm, or as agents or officers of a corporation.....	24,356 80	10,483 15	7,960 05	7,921 80	13,510 04
Amount due from stockholders as principals.....	869 75	17,045 94	10,210 44	747 00	21,645 34
Amount of matured debts unpaid..	16,443 38	1,907 60	2,580 02	12,995 98	13,924 91

\* Besides bank building, valued at \$13,000.

## A 2.—Abstract exhibiting the condition of the banks in Maine—Continued.

	Mercantile.	Mechanics'.	Medomak.	North.	Northern.
<b>DUE FROM THE BANK.</b>					
Capital stock.....	\$50,000 00	\$100,000 00	\$50,000 00	\$50,000 00	\$100,000 00
Bills in circulation.....	31,074 00	80,592 00	28,995 00	36,645 00	36,266 00
Net profits on hand.....	2,584 29	1,174 70	2,644 78	880 73	2,204 69
Balances due to other banks.....	.....	.....	.....	.....	.....
Cash deposited, including all sums whatsoever due from the bank not bearing interest, its bills in circulation, profits and balances due to other banks excepted ...	38,712 47	12,252 88	12,892 60	14,793 71	8,954 74
Cash deposited bearing interest ...	6,110 23	.....	.....	.....	5,425 00
<b>Total amount due from the bank..</b>	<b>128,480 99</b>	<b>194,019 58</b>	<b>94,532 38</b>	<b>102,319 44</b>	<b>152,850 43</b>
<b>RESOURCES OF THE BANK.</b>					
Gold, silver, and other coined metals in its banking house.....	3,401 88	12,387 13	4,917 07	8,900 83	5,169 45
Real estate.....	.....	.....	.....	6,015 12	700 00
Bills of other banks incorporated in this State.....	2,284 00	20 00	1,560 00	2,067 00	712 00
Bills of other banks without this State.....	*6,078 64	55 00	1,291 00	.....	406 00
Balances due from other banks ...	25,657 25	3,644 44	7,100 66	9,712 56	9,642 46
Amount of all debts due, including notes, bills of exchange, and all stocks and funded debts of every description, excepting the bal- ances due from other banks.....	91,059 22	177,913 01	79,663 65	75,623 93	136,220 52
<b>Total amount of resources of bank.</b>	<b>128,480 99</b>	<b>194,019 58</b>	<b>94,532 38</b>	<b>102,319 44</b>	<b>152,850 43</b>
<b>DIVIDENDS, RESERVED PROFITS, DOUBTFUL DEBTS, ETC.</b>					
Rate and amount of last dividend, and when declared .....	New bank.	4 per cent., 4,000 00 Sept. 30, 1859.	3 per cent., 1,500 00 Sept. 4, 1859.	3 per cent., 1,500 00 Oct. 15, 1859.	2 per cent., 2,000 00 Sept. 5, 1859.
Amount of reserved profits at the time of declaring the last divi- dend.....	.....	.....	2,610 66	195 70	795 09
Amount of debts due and not paid, and considered as doubtful.....	.....	.....	162 00	.....	7,000 00
Bills in circulation under five dol- lars .....	7,000 00	11,000 00	5,000 00	1,721 00	3,700 00
Amount due from directors as principals.....	4,795 00	9,627 00	5,146 90	1,400 00	.....
Amount due from directors as sureties, as individuals, or as members of a firm, or as agents or officers of a corporation.....	9,558 20	10,302 11	4,048 29	4,750 00	17,226 64
Amount due from stockholders as principals. ....	10,594 64	4,780 00	50 00	10,356 00	250 00
Amount of matured debts unpaid..	.....	9,706 03	12,327 10	7,128 00	24,437 00

\* Including checks, drafts, &amp;c., \$4,078 64.

## A 2.—Abstract exhibiting the condition of the banks in Maine—Continued.

	Newcastle.	Oakland.	Orono.	Ocean.	Pejepscot.
<b>DUE FROM THE BANK.</b>					
Capital stock.....	\$50,000 00	\$50,000 00	\$50,000 00	\$100,000 00	\$50,000 00
Bills in circulation.....	26,637 00	31,651 00	22,128 00	50,022 00	29,631 00
Net profits on hand.....	797 81	2,227 44	752 07	3,725 03	2,740 22
Balances due to other banks.....					
Cash deposited, including all sums whatsoever due from the bank not bearing interest, its bills in circulation, profits and balances due to other banks excepted....	9,142 42	24,902 73	14,775 47	29,128 63	40,123 03
Cash deposited bearing interest....					
<b>Total amount due from the bank..</b>	<b>86,577 23</b>	<b>108,781 17</b>	<b>87,655 54</b>	<b>182,875 66</b>	<b>122,494 25</b>
<b>RESOURCES OF THE BANK.</b>					
Gold, silver, and other coined metals in its banking house...	2,613 72	3,072 54	3,413 26	5,787 04	4,389 65
Real estate.....	1,400 00			683 91	3,000 00
Bills of other banks incorporated in this State.....	400 00	2,223 00	494 00	2,480 00	1,364 00
Bills of other banks without this State.....	300 00	14 00		1,311 00	
Balances due from other banks....	6,297 20	*9,231 82	8,050 82	25,509 81	14,351 70
Amount of all debts due, including notes, bills of exchange, and all stocks and funded debts of every description, excepting the bal- ances due from other banks....	75,566 31	94,239 81	75,697 46	147,103 90	99,388 90
<b>Total amount of resources of bank.</b>	<b>86,577 23</b>	<b>108,781 17</b>	<b>87,655 54</b>	<b>182,875 66</b>	<b>122,494 25</b>
<b>DIVIDENDS, RESERVED PROFITS, DOUBTFUL DEBTS, ETC.</b>					
Rate and amount of last dividend, and when declared .....	3½ per cent., 1,750 00 Nov. 2, 1859.	4 per cent., 2,000 00 July 4, 1859.	3 per cent., 1,500 00 Oct., 1859.	3 per cent., 3,000 00 Sept. 26, 1859.	4 per cent., 2,000 00 Oct. 1.
Amount of reserved profits at the time of declaring the last divi- dend.....	114 52	264 20	749 19	1,614 57	1,258 31
Amount of debts due and not paid, and considered as doubtful....		84 24	500 00		
Bills in circulation under five dol- lars.....	5,000 00	7,000 00	3,500 00	9,000 00	4,151 00
Amount due from directors as principals.....	6,854 00	2,001 03	10,403 14	13,128 00	2,000 00
Amount due from directors as sureties, as individuals, or as members of a firm, or as agents or officers of a corporation.....	7,827 00	12,137 30	4,446 77	4,546 00	1,600 54
Amount due from stockholders as principals.....	10,626 00	2,132 79	8,271 55	19,550 00	5,210 00
Amount of matured debts unpaid..		4,555 24	7,376 89	7,125 00	1,100 00

\* Including checks.



## A 2—Abstract exhibiting the condition of the banks in Maine—Continued.

	People's.	Richmond.	Rockland.	Sagadahoc.	Sandy River.
<b>DUE FROM THE BANK.</b>					
Capital stock.....	\$75,000 00	\$75,000 00	\$150,000 00	\$100,000 00	\$75,000 00
Bills in circulation.....	77,883 00	32,822 00	*106,493 00	22,189 00	65,071 00
Net profits on hand.....	2,073 31	2,469 17	3,136 22	10,811 01	2,660 87
Balances due to other banks.....	2,273 68	.....	684 78	940 07	.....
Cash deposited, including all sums whatsoever due from the bank not bearing interest, its bills in circulation, profits and balances due to other banks excepted....	2,695 19	8,348 28	30,182 73	44,817 12	10,103 21
Cash deposited bearing interest....	.....	.....	.....	.....	15,073 64
<b>Total amount due from the bank..</b>	<b>159,925 18</b>	<b>118,639 45</b>	<b>290,496 73</b>	<b>178,757 20</b>	<b>157,908 72</b>
<b>RESOURCES OF THE BANK.</b>					
Gold, silver, and other coined metals in its banking house ....	16,696 83	5,274 68	9,137 85	9,369 56	12,752 61
Real estate.....	\$1,600 00	1,918 62	4,900 00	3,925 00	\$1,663 52
Bills of other banks incorporated in this State .....	1,939 00	200 00	1,360 00	3,000 00	12,691 84
Bills of other banks without this State .....	525 00	23 00	1,679 00	81 00	438 00
Balances due from other banks....	2,000 00	9,902 87	32,750 61	25,232 72	16,995 97
Amount of all debts due, including notes, bills of exchange, and all stocks and funded debts of every description, excepting the bal- ances due from other banks. ....	137,164 35	101,320 28	240,669 27	137,148 92	123,366 78
<b>Total amount of resources of bank.</b>	<b>159,925 18</b>	<b>118,639 45</b>	<b>290,496 73</b>	<b>178,757 20</b>	<b>157,908 72</b>
<b>DIVIDENDS, RESERVED PROFITS, DOUBTFUL DEBTS, ETC.</b>					
Rate and amount of last dividend, and when declared .....	3 per cent., 2,250 00 October.	3 per cent., 2,250 00 October 1.	3½ per cent., 5,250 00 Oct 11, 1859.	3 per cent., 3,000 00 Oct. 1, 1859.	3 per cent., 1,687 50 Oct. 14, 1859.
Amount of reserved profits at the time of declaring the last divi- dend.....	300 00	1,178 95	455 10	9,304 59	1,427 55
Amount of debts due and not paid, and considered as doubtful .....	Uncertain.	300 00	.....	619 37	Uncertain.
Bills in circulation under five dol- lars.....	8,000 00	1,500 00	13,750 00	1,000 00	11,312 00
Amount due from directors as principals.....	4,500 00	8,317 00	39,478 00	8,822 60	1,600 00
Amount due from directors as sureties, as individuals, or as members of a firm, or as agents or officers of a corporation.....	19,394 00	5,352 00	43,550 00	5,300 00	9,969 16
Amount due from stockholders as principals.....	12,365 00	3,900 00	17,940 00	1,100 00	43,457 90
Amount of matured debts unpaid..	18,000 00	3,921 00	21,375 00	6,138 48	12,025 25

\* \$14,000 redeemed and on the way from Boston.

† At 4 per cent. per annum.

‡ Including specie deposited in Boston.

§ Personal, safes, plates, and fixtures.

|| Including sight drafts, checks on other banks, &amp;c., in drawer.

## A 2.—Abstract exhibiting the condition of the banks in Maine—Continued.

	Searsport.	South Berwick.	Skowhegan.	State.	Thomaston.
<b>DUE FROM THE BANK.</b>					
Capital stock.....	\$50,000 00	\$100,000 00	\$75,000 00	\$100,000 00	\$50,000 00
Bills in circulation.....	44,363 00	43,015 00	79,821 00	76,375 00	34,599 00
Net profits on hand.....	1,122 50	7,850 96	2,251 92	13,842 61	1,884 79
Balances due to other banks.....	6,819 25	.....	.....	.....	.....
Cash deposited, including all sums whatsoever due from the bank not bearing interest, its bills in circulation, profits and balances due to other banks excepted....	2,417 23	.....	12,384 99	37,304 80	55,679 37
Cash deposited bearing interest....	2,250 00	9,077 26	.....	.....	.....
<b>Total amount due from the bank..</b>	<b>106,971 98</b>	<b>159,943 22</b>	<b>169,457 91</b>	<b>227,522 41</b>	<b>142,163 16</b>
<b>RESOURCES OF THE BANK.</b>					
Gold, silver, and other coined metals in its banking house....	6,337 11	5,448 48	14,304 26	10,194 58	19,556 52
Real estate.....	.....	1,336 62	2,439 17	.....	3,075 00
Bills of other banks incorporated in this State.....	1,200 00	355 00	.....	*5,390 22	7,840 00
Bills of other banks without this State.....	*3,156 20	*2,823 76	2,719 00	*4,482 05	.....
Balances due from other banks....	3,001 04	4,866 66	447 41	20,620 35	28,645 54
Amount of all debts due, including notes, bills of exchange, and all stocks and funded debts of every description, excepting the balances due from other banks.....	93,277 63	145,112 70	149,548 07	186,835 21	83,046 10
<b>Total amount of resources of bank.</b>	<b>106,971 98</b>	<b>159,943 22</b>	<b>169,457 91</b>	<b>227,522 41</b>	<b>142,163 16</b>
<b>DIVIDENDS, RESERVED PROFITS, DOUBTFUL DEBTS, ETC.</b>					
Rate and amount of last dividend, and when declared.....	3 per cent., 2,000 00 Oct. 4, 1859.	3½ per cent., 3,500 00 Oct. 3, 1859.	3 per cent., 2,250 00 Oct. 4, 1859.	4 per cent., 4,000 00 July 1, 1859.	5 per cent., 2,500 00 October 3.
Amount of reserved profits at the time of declaring the last dividend.....	263 75	6,216 74	535 05	8,623 95	709 41
Amount of debts due and not paid, and considered as doubtful.....	1,548 00	73 14	2,500 00	3,000 00	.....
Bills in circulation under five dollars.....	6,000 00	15,000 00	12,000 00	15,000 00	3,000 00
Amount due from directors as principals.....	10,106 00	.....	1,350 00	1,300 00	1,400 00
Amount due from individuals, or as sureties, as a firm, or as agents or officers of a corporation.....	5,700 00	26,537 87	21,999 49	980 00	11,550 00
Amount due from stockholders as principals.....	7,623 00	1,532 00	.....	1,390 57	1,400 00
Amount of matured debts unpaid..	3,017 00	11,270 16	.....	13,199 70	4,492 42

\* Including checks.

A 2.—Abstract exhibiting the condition of the banks in *Maine*—Continued.

	Ticonic.	Traders'.	Union.	Veazie.
<b>DUE FROM THE BANK.</b>				
Capital stock .....	\$100,000 00	\$100,000 00	\$50,000 00	\$150,000 00
Bills in circulation .....	41,206 00	39,971 00	36,374 00	90,129 00
Net profits on hand .....	2,893 21	4,565 12	2,522 84	17,132 18
Balances due to other banks .....				23,102 69
Cash deposited, including all sums whatsoever due from the bank not bearing interest, its bills in circulation, profits and balances due to other banks excepted .....	11,476 52	64,537 79	15,506 53	43,617 04
Cash deposited bearing interest .....		476 00		3,814 19
Total amount due from the bank .....	155,575 73	209,549 91	104,403 37	327,795 10
<b>RESOURCES OF THE BANK.</b>				
Gold, silver, and other coined metals in its banking house .....	8,817 93	6,747 87	10,254 69	8,162 11
Real estate .....	2,462 43	6,252 77	1,317 76	10,000 00
Bills of other banks incorporated in this State .....	421 00	2,625 00	2,219 00	3,974 00
Bills of other banks without this State .....	217 00	758 00	618 00	2,114 00
Balances due from other banks .....	5,148 24	*22,963 30	9,420 91	3,001 56
Amount of all debts due, including notes, bills of exchange, and all stocks and funded debts of every description, excepting the balances due from other banks .....	138,509 13	170,202 97	80,573 01	300,543 43
Total amount of resources of bank .....	155,575 73	209,549 91	104,403 37	327,795 10
<b>DIVIDENDS, RESERVED PROFITS, DOUBTFUL DEBTS, ETC.</b>				
Rate and amount of last dividend, and when declared .....	3½ per cent., 3,750 00 Oct. 3, 1859.	3 per cent., 3,000 00 May 4, 1859.	4 per cent., 2,000 00 July 4, 1859.	3 per cent., 3,000 00 Dec., 1858.
Amount of reserved profits at the time of declaring the last dividend .....	1,918 02	3,939 90	254 61	1,787 32
Amount of debts due and not paid, and considered as doubtful .....	4,000 00	Uncertain.		
Bills in circulation under five dollars .....	6,700 00	9,000 00	5,500 00	18,000 00
Amount due from directors as principals .....	3,900 00	1,525 00	3,925 00	
Amount due from directors as sureties, as individuals, or as members of a firm, or as agents or officers of a corporation .....	20,742 58	6,834 89	5,773 13	16,914 41
Amount due from stockholders as principals .....	4,900 00	2,100 00	6,098 56	
Amount of matured debts unpaid .....	37,958 04	34,582 60	4,466 43	

\* Including \$4,140 11 in sight drafts and checks.

## A 2.—Abstract exhibiting the condition of the banks in Maine—Continued.

	Village.	Waldoboro'.	Waterville.	York.
<b>DUE FROM THE BANK.</b>				
Capital stock .....	\$50,000 00	\$50,000 00	\$100,000 00	\$100,000 00
Bills in circulation .....	27,349 00	32,865 00	50,157 00	82,476 00
Net profits on hand .....	2,899 26	3,005 88	5,767 19	11,502 47
Balances due to other banks .....			1,300 37	325 18
Cash deposited, including all sums whatsoever due from the bank not bearing interest, its bills in circulation, profits and balances due to other banks excepted .....	31,503 67	2,635 52	7,380 21	20,431 22
Cash deposited bearing interest .....				
Total amount due from the bank .....	111,751 93	88,506 40	164,604 77	214,734 87
<b>RESOURCES OF THE BANK.</b>				
Gold, silver, and other coined metals in its banking houses .....	4,532 25	5,044 35	7,026 21	10,658 47
Real estate .....			1,500 00	3,835 00
Bills of other banks incorporated in this State .....	*2,412 83	2,106 00	1,040 00	1,000 00
Bills of other banks without this State .....	148 00	*606 13	75 00	389 00
Balances due from other banks .....	22,139 88	8,942 36	3,000 00	32,206 34
Amount of all debts due, including notes, bills of exchange, and all stocks and funded debts of every description, excepting the balances due from other banks .....	82,518 97	71,807 56	151,963 56	166,646 06
Total amount of resources of bank .....	111,751 93	88,506 40	164,604 77	214,734 87
<b>DIVIDENDS, RESERVED PROFITS, DOUBTFUL DEBTS, ETC.</b>				
Rate and amount of last dividend, and when declared .....	3 per cent. 1,500 00 Sept. 28, 1859	3 per cent. 1,500 00 July 4, 1859	3 per cent. 3,000 00 July 4, 1859	4 per cent. 4,000 00 Oct. 1, 1859
Amount of reserved profits at the time of declaring the last dividend .....	1,309 67	1,366 52	949 93	8,863 86
Amount of debts due and not paid, and considered as doubtful .....	Uncertain. 3,000 00	Unknown.	Uncertain. 8,000 00	15,361 00
Bills in circulation under five dollars .....	4,100 00			6,303 15
Amount due from directors as principals .....				
Amount due from directors as sureties, as individuals, or as members of a firm, or as agents or officers of a corporation .....	636 00	2,562 75	5,850 00	963 50
Amount due from stockholders as principals .....	7,972 82	3,968 14	14,500 00	4,265 00
Amount of matured debts unpaid .....	10,210 49	6,175 94	24,300 00	1,045 00

\* Including checks.

A 2.—*Abstract exhibiting the condition of the banks in Maine—Continued.*

## RECAPITULATION.

## AMOUNT DUE FROM THE BANKS.

Capital stock paid in.....	\$7,506,890 00
Bills in circulation .....	4,149,718 00
Net profits on hand .....	559,911 82
Balances due other banks .....	109,392 26
Cash deposited, &c., not bearing interest.....	2,411,022 44
Cash deposited bearing interest.....	87,165 45
Total amount due from the banks.....	<u>14,817,099 97</u>

## RESOURCES OF THE BANKS.

Gold, silver, &c., in banks .....	\$670,979 84
Real estate .....	181,199 08
Bills of banks in this State .....	195,282 53
Bills of banks elsewhere .....	94,942 25
Balances due from other banks .....	1,019,902 02
Amount of all debts, excepting balances .....	12,654,794 25
Total amount of resources of the banks.....	<u>14,817,099 97</u>

## DIVIDENDS, ETC.

Amount of semi-annual dividend.....	\$254,516 50
Amount of reserved profits .....	351,469 89
Debts due and considered doubtful.....	87,223 81
Amount of bills in circulation under five dollars .....	627,899 00
Amount due from the directors as principals.....	381,645 17
Amount due from the directors as sureties.....	679,573 27
Amount due from stockholders as principals .....	554,511 42
Amount of matured debts unpaid.....	<u>708,542 85</u>

## A 2—Continued.

*Names, location, and date of incorporation of banks in Maine.*

Banks.	Towns.	Date of incorporation.	When rechartered or continued.
Augusta .....	Augusta .....	Aug. 28, 1814	April 11, 1857.
American .....	Hallowell .....	Jan. 21, 1854	.....do.....
Auburn .....	Auburn .....	Feb. 28, 1855	.....do.....
Alfred .....	Alfred .....	Mar. 5, 1855	.....do.....
Bank of Cumberland .....	Portland .....	Mar. 19, 1835	.....do.....
Bank of the State of Maine .....	Bangor .....	May 30, 1851	.....do.....
Bank of Somerset .....	Skowhegan .....	April 6, 1854	.....do.....
Bank of Winthrop .....	Winthrop .....	Mar. 15, 1853	.....do.....
Bank of Commerce .....	Belfast .....	Mar. 8, 1854	.....do.....
Bath .....	Bath .....	Mar. 10, 1855	.....do.....
Biddeford .....	Biddeford .....	July 26, 1847	.....do.....
Belfast .....	Belfast .....	April 1, 1836	.....do.....
Bucksport .....	Bucksport .....	April 10, 1854	.....do.....
Canal .....	Portland .....	Feb. 19, 1825	.....do.....
Calais .....	Calais .....	April 1, 1831	.....do.....
Casco .....	Portland .....	Feb. 18, 1824	.....do.....
City .....	Biddeford .....	Feb. 14, 1856	.....do.....
City .....	Bath .....	Mar. 4, 1853	.....do.....
Cobbossee Contee .....	Gardiner .....	Mar. 23, 1852	.....do.....
Eastern .....	Bangor .....	Mar. 21, 1835	.....do.....
Farmers' .....	.....do.....	Mar. 23, 1853	.....do.....
Freeman's .....	Augusta .....	Mar. 2, 1833	.....do.....
Frontier .....	Eastport .....	April 1, 1836	.....do.....
Granite .....	Augusta .....	.....do.....	.....do.....
Georges .....	Thomaston .....	Feb. 14, 1852	.....do.....
Gardiner .....	Gardiner .....	Jan. 31, 1814	.....do.....
International .....	Portland .....	Mar. 22, 1859	.....do.....
Kenduskeag .....	Bangor .....	July 13, 1847	.....do.....
Lewiston Falls .....	Lewiston .....	May 30, 1851	.....do.....
Lincoln .....	Bath .....	June 16, 1813	.....do.....
Lime Rock .....	Rockland .....	April 1, 1836	.....do.....
Long Reach .....	Bath .....	April 13, 1857	.....do.....
Lumberman's .....	Oldtown .....	April 9, 1852	.....do.....
Maine .....	Brunswick .....	April 14, 1857	.....do.....
Manufacturers' .....	Saco .....	Feb. 23, 1825	.....do.....
Manufacturers and Traders' .....	Portland .....	Feb. 27, 1832	.....do.....
Marine .....	Damariscotta .....	April 17, 1852	.....do.....
Market .....	Bangor .....	Mar. 14, 1854	.....do.....
Merchants' .....	.....do.....	July 18, 1850	.....do.....
Merchants' .....	Portland .....	Feb. 19, 1825	.....do.....
Mercantile .....	Bangor .....	Feb. 4, 1859	.....do.....
Mechanics' .....	Portland .....	April 18, 1854	.....do.....
Medomak .....	Waldoborough .....	April 1, 1836	.....do.....
North .....	Rockland .....	Mar. 20, 1854	.....do.....
Northern .....	Hallowell .....	Mar. 2, 1833	.....do.....
New Castle .....	Newcastle .....	April 1, 1854	.....do.....
Oakland .....	Gardiner .....	Mar. 3, 1855	.....do.....
Orono .....	Orono .....	Feb. 14, 1852	.....do.....
Ocean .....	Kennebunk .....	Mar. 24, 1854	.....do.....
Pejepscot .....	Brunswick .....	April 15, 1857	.....do.....
People's .....	Waterville .....	Mar. 14, 1855	.....do.....
Richmond .....	Richmond .....	Mar. 30, 1852	.....do.....
Rockland .....	Rockland .....	May 31, 1851	.....do.....
Sagadahoc .....	Bath .....	April 1, 1836	.....do.....
Sandy River .....	Farmington .....	Mar. 16, 1853	April 13, 1857.
Searsport .....	Searsport .....	Mar. 15, 1853	April 11, 1857.
South Berwick .....	South Berwick .....	Jan. 31, 1823	.....do.....
Skowhegan .....	Skowhegan .....	Mar. 4, 1833	.....do.....
State .....	Augusta .....	Mar. 24, 1854	.....do.....
Thomaston .....	Thomaston .....	Feb. 22, 1825	.....do.....
Ticonic .....	Waterville .....	April 1, 1831	.....do.....
Traders' .....	Bangor .....	Mar. 16, 1853	.....do.....
Union .....	Brunswick .....	July 27, 1850	.....do.....
Veazie .....	Bangor .....	July 14, 1848	.....do.....
Village .....	Bowdoinham .....	Feb. 15, 1856	.....do.....
Waldoboro' .....	Waldoboro' .....	Mar. 7, 1853	.....do.....
Waterville .....	Waterville .....	July 21, 1850	.....do.....
York .....	Saco .....	April 1, 1831	.....do.....

NOTE.—Acts were passed at the last session of the legislature to incorporate the Camden, Franklin, International, Mercantile, and Wawenock banks; additional to incorporate the Lowell and Northern banks; to increase the capital stock of the Long Reach and Veazie banks, and to reduce the capital stock of the American, Northern, and Ticonic banks.

*A statement of the condition of the several banks in New Hampshire, as they existed on the first Monday of December, A. D. 1859, made in conformity to sections 17 and 18, chapter 140, of the Revised Statutes of New Hampshire, approved December 23, 1842.*

Names of banks.	Place of business.	Amount of capital stock actually paid in.	Amount of debts due the bank secured by pledge of its stock.	Value of real estate belonging to the bank.	Amount of all debts due the bank.	Amount of all debts due from directors, either as principal or sureties, specifying whether on interest or otherwise.	Amount of specie in the vault.	Amount of bills of other banks on hand and checks.	Amount of deposits in the bank.	Am't of deposits in other banks for the redemption of its bills.	Amount of the bills of the bank then in circulation.
Amoskeng .....	Manchester .....	\$200,000 00	\$17,475 00	.....	\$335,363 53	\$4,798 36	\$3,426 82	\$13,200 00	\$50,340 59	\$23,936 12	\$115,200 00
Ashuelot .....	Keene .....	100,000 00	.....	\$3,500 00	175,564 61	3,361 98	6,476 42	4,455 00	31,183 56	5,475 82	56,487 00
Bank of N. Hampshire ..	Portsmouth .....	150,000 00	369 52	.....	219,415 47	3,550 00	6,876 41	3,139 36	41,032 38	11,568 10	39,056 00
Bank of Lebanon .....	Lebanon .....	100,000 00	1,500 00	2,800 00	182,030 67	*804 00	17,252 47	846 00	17,472 31	28,553 30	97,489 00
Belknap County .....	Laconia .....	80,000 00	.....	.....	157,976 16	*40 00	4,659 14	9,579 02	21,642 99	16,049 65	78,516 00
Cochecho .....	Dover .....	100,000 00	1,500 00	4,244 51	174,752 59	*251 77	2,493 19	678 00	29,978 01	27,987 29	46,790 00
City .....	Manchester .....	150,000 00	1,850 00	4,366 82	241,665 64	1,550 00	2,593 32	2,600 00	26,797 83	38,793 87	110,000 00
Claremont .....	Claremont .....	100,000 00	2,000 00	.....	176,258 79	1,329 70	4,929 58	1,400 00	10,193 11	6,536 24	71,000 00
Citizens' .....	Sanbornton .....	50,000 00	100 00	.....	96,795 44	1,655 50	2,836 26	3,051 84	5,892 18	7,869 94	48,792 00
Connecticut River .....	Charlestown .....	100,000 00	.....	.....	168,048 58	2,550 00	3,400 00	4,100 00	5,047 11	2,000 00	61,026 00
Cheshire .....	Keene .....	100,000 00	.....	4,000 00	180,025 82	.....	5,118 45	5,712 00	22,479 03	10,833 18	71,156 00
Cheshire County .....	Keene .....	100,000 00	.....	3,200 00	189,923 68	5,500 00	4,686 33	1,696 60	27,336 50	11,020 68	70,750 00
Carroll County .....	Sandwich .....	50,000 00	.....	600 00	83,670 92	2,214 00	2,765 19	1,225 45	1,222 00	211,199 12	45,280 00
Derry .....	Derry .....	60,000 00	500 00	1,500 00	102,891 86	3,641 41	1,645 20	116 00	4,732 50	89,153 20	46,922 00
Dover .....	Dover .....	100,000 00	500 00	6,000 00	153,909 73	*800 00	3,773 05	2,771 00	15,860 89	13,985 47	49,192 00
Exeter .....	Exeter .....	75,000 00	.....	31,106 81	118,883 10	.....	2,142 00	1,624 08	14,204 32	6,456 83	29,185 00
Farmington .....	Farmington .....	75,000 00	1,500 00	3,385 82	118,883 10	2,950 00	2,481 41	3,279 62	9,960 05	217,185 10	57,456 00
Francestown .....	Francestown .....	60,000 00	.....	111,766 92	111,766 92	.....	2,731 40	1,183 00	2,839 92	4,118 27	31,675 00
Farmers and Mechanics' ..	Rochester .....	60,000 00	923 00	.....	88,728 35	.....	5,778 85	4,179 00	39,244 30	29,651 99	78,050 00
Granite State .....	Exeter .....	100,000 00	300 00	4,000 00	180,531 35	*700 00	4,675 33	1,668 00	15,440 65	17,664 17	83,710 00
Great Falls .....	Somersworth .....	150,000 00	6,638 27	2,479 74	231,162 95	*1,850 00	12,094 55	5,848 00	26,815 56	223,632 11	98,129 00
Indian Head .....	Nashua .....	150,000 00	.....	250,853 81	250,853 81	.....	2,719 05	5,054 10	11,923 60	11,923 60	71,492 00
Lake .....	Wolfborough .....	75,000 00	500 00	1,050 00	140,319 53	3350 00	3,179 82	1,786 81	28,326 55	6,648 06	75,293 00
Langdon .....	Dover .....	100,000 00	650 00	4,304 98	199,969 26	.....	9,339 29	26,193 00	89,081 68	36,324 74	96,922 00
Mechanics .....	Concord .....	100,000 00	.....	1,200 00	230,206 36	.....	13,271 54	5,944 96	40,017 67	15,049 65	70,196 00
Merrimack County .....	Concord .....	80,000 00	.....	2,465 00	174,832 36	*150 00	6,071 17	5,749 00	43,190 01	47,490 83	103,039 00
Manchester .....	Manchester .....	125,000 00	.....	.....	221,720 35	4,221 55	9,716 10	4,924 88	95,670 81	24,448 79	66,830 00
Mechanics and Traders' ..	Portsmouth .....	141,000 00	.....	.....	287,764 08	.....	.....	.....	.....	.....	.....

\* On interest.

† Interest paid in advance.

‡ Interest paid.

§ Interest in advance.

*a* Including \$2,000 in capital stock, Bank of Mutual Redemption. *c* \$68,750 10 of the amount is held in trust and under control of the bank.

*d* Including \$3,000 capital stock, Bank of Mutual Redemption. *e* \$441 22 interest paid in advance.



## B 1.—A statement of the condition of the several banks in New Hampshire, &amp;c.—Continued.

Names of banks.	Place of business.	Amount of capital stock actually paid in.	Amount of debts due the bank secured by pledge of its stock.	Value of real estate belonging to the bank.	Amount of all debts due the bank.	Amount of all debts due from directors, either as principal or sureties, specifying whether on interest or otherwise.	Amount of specie in the vault.	Amount of bills of other banks on hand and checks.	Amount of deposits in the bank.	Am't of deposits in other banks for the redemption of its bills.	Am't of the bills of the bank then in circulation.
Monadnock .....	Jaffrey .....	\$50,000 00	.....	.....	\$93,347 19	\$615 33	\$4,411 78	\$2,348 16	\$13,072 34	\$15,752 45	\$47,681 00
Merrimack River .....	Manchester .....	150,000 00	\$4,725 00	.....	241,909 61	1,006 15	2,205 29	3,569 05	28,515 82	235,751 26	95,663 00
Nashua .....	Nashua .....	125,000 00	.....	.....	236,397 09	.....	13,103 48	1,549 00	19,703 12	5,742 47	85,072 00
New Ipswich .....	New Ipswich .....	100,000 00	1,550 00	\$1,000 00	153,059 23	*400 00	3,808 66	474 00	3,639 53	16,581 41	65,044 00
New Market .....	New Market .....	60,000 00	.....	.....	151,678 76	†2,240 21	3,360 18	779 94	47,195 02	118,417 17	58,425 00
Piscataqua Exchange .....	Portsmouth .....	200,000 00	.....	400 00	294,636 49	*5,877 00	8,454 29	1,275 76	62,127 02	18,930 83	56,270 00
Pawtuckaway .....	Epping .....	50,000 00	259 50	.....	90,849 01	†2,339 50	2,100 78	1,908 50	9,311 00	c 9,347 96	41,464 00
Pittsfield .....	Pittsfield .....	50,000 00	.....	2,835 55	95,553 20	*1,450 00	2,802 00	212 00	4,774 54	13,067 29	48,907 00
Peterborough .....	Peterborough .....	50,000 00	.....	.....	91,645 57	.....	2,759 62	2,482 00	1,497 00	8,259 00	48,943 00
Pennichuck .....	Nashua .....	100,000 00	250 00	.....	152,034 23	†850 00	2,163 50	3,010 02	9,392 24	8,293 59	46,926 00
Pine River .....	Ossipee .....	50,000 00	.....	500 00	91,678 42	*569 59	1,493 44	20 00	13,784 87	115,703 18	43,806 00
Rochester .....	Rochester .....	80,000 00	.....	1,200 00	115,370 19	.....	6,087 60	1,180 00	3,541 17	4,420 62	41,566 00
Rockingham .....	Portsmouth .....	200,000 00	1,400 00	5,000 00	336,381 32	500 00	9,656 11	7,159 83	68,700 94	19,250 30	61,739 00
State Capital .....	Concord .....	150,000 00	3,462 58	.....	238,793 23	*2,200 00	8,567 02	3,795 00	15,761 45	15,730 43	93,872 00
Salmon Falls .....	Salmon Falls .....	50,000 00	.....	2,594 11	82,096 53	†192 00	1,606 81	1,400 00	5,072 83	6,497 36	33,626 00
Stratford .....	Dover .....	120,000 00	2,950 00	4,500 00	233,689 07	750 00	3,432 53	2,594 00	50,451 97	27,318 01	75,371 00
Sugar River .....	Newport .....	50,000 00	.....	.....	100,831 41	.....	3,815 18	1,500 00	7,057 84	1,613 59	45,500 00
Souhegan .....	Milford .....	100,000 00	2,000 00	1,276 08	164,786 50	†6,700 17	2,732 25	3,566 00	5,459 71	5,371 37	64,708 00
Somersworth .....	Somersworth .....	100,000 00	3,350 00	.....	135,197 42	†1,330 87	2,679 93	4,205 00	6,299 96	8,831 93	37,878 00
Union .....	Concord .....	100,000 00	4,100 00	.....	203,559 75	1500 00	9,352 21	5,265 00	67,397 41	422,583 62	89,720 00
Warner .....	Warner .....	50,000 00	.....	.....	99,775 30	c *1,000 00	2,578 14	4,463 21	9,490 47	4,451 75	46,241 00
Weare .....	Hampton Falls .....	50,000 00	2,000 00	.....	67,023 79	†250 00	1,668 79	1,270 00	660 38	8,243 76	30,118 00
Winchester .....	Winchester .....	100,000 00	.....	3,300 00	137,682 42	*1,375 00	5,082 46	3,127 77	3,315 01	11,137 84	53,718 00
White Mountain .....	Lancaster .....	50,000 00	.....	1,210 15	77,580 20	*2,040 00	4,825 40	8,048 30	4,847 16	5,840 78	40,429 00
		5,016,000 00	62,351 87	72,912 76	8,591,688 65	69,980 63	255,278 79	181,964 06	1,187,991 41	772,173 31	3,271,183 00

\* On interest.

† Interest paid in advance.

‡ Interest in advance.

§ Not on interest.

a Including \$3,000 in capital stock, Bank of Mutual Redemption.

c Including \$1,000 in capital stock, Bank of Mutual Redemption.

d Interest paid in advance on all except \$1,000.

e Interest paid in advance on \$800.

The above is a true statement of the condition of the several banks in this State, as returned to this office.

STATE OF NEW HAMPSHIRE, Secretary of State's Office, December 16, 1859.

Attest:

ALLEN TENNY, Deputy Secretary of State.

## B 2.

*Extract from the report of Bank Commissioners.*

## RECAPITULATION.

Whole number of discount banks.....	52
Whole amount of capital stock.....	\$4,941,000 00
Whole amount of circulation.....	3,245,507 00
Leaving amount not in circulation.....	1,695,493 00
Whole amount of apparent surplus.....	\$447,166 88
Whole amount of bad and doubtful assets	101,337 17
Leaving a net surplus of.....	345,829 71
Whole amount loaned out of the State.....	962,309 14
Whole number of savings institutions.....	23
Whole amount due to depositors.....	\$4,138,822 40
Whole amount of apparent surplus.....	\$180,649 23
Whole amount of bad and doubtful assets	55,822 00
Leaving a net surplus of.....	124,827 23
Whole amount loaned and invested out of the State..	1,188,957 15

*Remarks.*

The condition of the foregoing banks we have obtained by a personal examination and from the statement of the officers of the banks, verified by their oaths; and we have confidence in their general accuracy.

With a very few exceptions, we find the banks to have been judiciously managed, and it will only be pursuing the same general policy, that they can expect to maintain their high reputation. We are of opinion that some banks are accustomed to charge a greater rate of "exchange" than is required to meet the expense of collection of paper payable at distant points. This custom has often been adverted to by former commissioners, but we have reason to believe that it has not been as frequently practiced the year past as in former years. It is very evident that there is now a much larger amount of banking facilities in the State than the wants of the business community require, as by the foregoing recapitulation it appears that the sums of \$1,695,493 00 are now lying idle in the vaults of our banks, and that the further sum of \$2,151,266 29 are loaned and invested out of this State—making the large sum of \$3,846,759 29 (being more

than 40 per cent. of the capital of both discount and savings banks) not now used in our own community.

Many banks have a much larger amount of bills duly executed and signed than they are entitled to circulate—a practice which we regard as impolitic, and one not to be commended.

We are of the opinion that some banks hold a much greater amount of overdue paper than is either for their own interest or for the interest of their delinquent debtors, and it might subserve the true interests of their stockholders, and be for the credit of the officers of such banks, if they would enforce a more rigid payment from such delinquent parties.

Very extraordinary efforts have been made by parties living out of the State, and confined principally to the city of New York, to get the control and management of some of our smaller banks, by and through the aid of men in our own State, who, for a compensation, lend their services to bring reproach upon our banks and pecuniary injury to our citizens. Any effort to purchase stock in our banking institutions, to be in any manner controlled by persons residing in a distant State, should be looked upon as suspicious and hazardous to our own stockholders; and all parties who have manifested, or may hereafter manifest, a desire to dispose of their interest in any bank for such a purpose, or any party who may have made any advances to purchase the control of any bank, should be regarded as enemies to our banking system.

DANIEL P. WHEELER,  
CYRUS K. SANBORN,  
GEO. W. PINKERTON,  
*Bank Commissioners.*

CONCORD, June 3, 1859.

## Banks of Vermont, July and August, 1859.

Name.	Place.	Date.	Capital.	Loans and discounts.	Stocks.	Real estate.	Other investments.	Due by other banks.	Notes of other banks.	Cash items.	Specie.	Circulation.	Deposits.	Due to other banks.	Other liabilities.
		1859.													
Bank of Burlington.....	Burlington .....	July 21	\$150,000	\$212,001	\$9,850	\$9,000	.....	\$30,005	\$7,921	.....	\$10,245	\$79,650	\$47,403	.....	.....
Commercial .....	.....do.....	July 16	150,000	249,823	.....	3,000	.....	24,807	4,780	\$531	3,200	86,397	27,581	.....	.....
Farmers and Mechanics' .....	.....do.....	July 19	100,000	114,704	.....	51,875	\$7,043	16,304	435	129	3,193	60,166	28,809	.....	\$4
Merchants' .....	.....do.....	July 20	149,750	196,348	7,000	30,774	6,497	34,607	2,371	1,638	4,899	99,484	26,286	.....	\$3,780
Bank of Montpelier.....	Montpelier .....	July 27	100,000	126,221	28,560	.....	1,100	18,179	2,588	1,090	3,871	72,938	8,294	.....	.....
State .....	.....do.....	.....do.....	50,000	14,480	58,200	.....	151	93	1,000	.....	.....	8,134	16,731	.....	.....
Vermont .....	.....do.....	.....do.....	50,000	202,077	.....	.....	3,000	22,867	2,282	815	9,305	99,149	20,156	.....	.....
Ascutney .....	Windsor .....	Aug. 3	50,000	117,920	.....	.....	700	26,499	3,292	586	6,247	71,070	23,460	.....	.....
Battenhill .....	Manchester .....	Aug. 20	75,000	150,306	.....	1,000	7,150	15,084	578	.....	2,719	56,549	35,658	4,769	.....
Bellows' Falls .....	Bellows' Falls .....	Aug. 4	100,000	221,471	.....	6,200	1,250	61,786	.....	.....	5,564	143,668	40,527	.....	.....
Black River .....	Proctorville .....	.....do.....	50,000	106,178	.....	1,687	7,725	15,933	.....	.....	3,631	73,029	11,203	.....	.....
Bradford .....	Bradford .....	July 30	100,000	214,740	.....	.....	11,200	37,112	6,138	2,901	4,491	160,942	12,301	.....	.....
Brandon .....	Brandon .....	July 13	75,000	154,777	1,550	.....	.....	6,402	.....	4,139	2,754	55,687	34,413	.....	.....
Brattleboro' .....	Brattleboro' .....	Aug. 6	150,000	291,311	4,000	3,000	6,600	80,966	2,563	1,914	11,376	174,882	50,946	.....	.....
Caledonia .....	Danville .....	July 25	75,000	153,310	.....	5,000	9,300	14,825	2,340	754	5,629	110,046	3,337	.....	.....
Castleton .....	Castleton .....	July 18	100,500	124,070	16,000	1,610	.....	8,323	883	.....	624	26,521	21,456	1,983	.....
Exchange .....	Springfield .....	Aug. 4	50,000	131,197	2,000	.....	2,500	10,701	.....	1,874	2,591	84,239	16,432	.....	.....
Farmers' .....	Orwell .....	July 13	75,000	73,137	4,000	.....	4,500	12,629	433	865	3,231	31,665	3,106	.....	.....
Franklin County .....	St. Alban .....	July 19	100,000	186,646	.....	5,000	1,888	23,272	131	131	2,118	79,520	27,715	.....	.....
Lamoille County .....	Hyde Park .....	July 25	50,000	88,053	.....	.....	10,300	17,216	3,141	957	2,653	68,277	3,576	.....	.....
Lyndon .....	Lyndon .....	July 13	100,000	175,775	3,000	.....	6,060	29,842	1,834	400	3,278	113,039	7,069	.....	.....
Middlebury .....	Middlebury .....	July 16	100,500	150,818	3,000	3,000	5,885	73,446	1,555	1,487	4,562	115,468	23,494	.....	.....
Missisquoi .....	Sheldon .....	July 20	100,000	143,150	.....	5,000	.....	14,200	297	.....	2,393	59,729	4,563	.....	.....
Mutual .....	Castleton .....	July 18	50,000	.....	.....	.....	.....	47,368	.....	.....	2,631	.....	.....	.....	.....
Newbury .....	Wells River .....	July 30	75,000	195,286	6,500	6,169	6,375	29,927	4,220	3,544	6,017	144,205	26,267	.....	.....
Northfield .....	Northfield .....	July 29	99,550	211,180	3,000	.....	5,700	8,147	2,250	3,016	2,974	110,237	24,915	.....	.....
Bank of Orange County .....	Chelsea .....	Aug. 1	45,000	93,579	.....	1,700	6,800	31,270	214	563	9,249	90,647	6,880	.....	.....
Orange County Bank .....	.....do.....	.....do.....	12,500	16,333	.....	.....	3,232	.....	3,302	1,360	4	4,811	475	.....	.....
Orleans .....	Irasburg .....	July 23	50,000	79,049	3,000	3,100	2,500	30,971	.....	1,409	2,687	69,472	102	.....	.....
Passumpsic .....	St. Johnsbury .....	July 26	100,000	192,601	.....	4,000	9,450	29,612	1,881	2,391	8,966	134,182	9,679	.....	.....
People's .....	Derby Line .....	.....do.....	75,000	153,760	2,000	.....	2,967	37,834	1,867	450	3,458	114,594	6,961	.....	.....
Bank of Poultney .....	Poultney .....	July 12	30,000	38,870	.....	.....	1,422	.....	.....	.....	.....	4,214	4,309	.....	.....
Do .....	.....do.....	.....do.....	60,000	110,914	.....	.....	4,417	37,977	1,744	3,897	2,298	77,931	20,614	.....	.....

C 1.—*Banks of Vermont, July and August, 1859*—Continued.

Name.	Place.	Date.	Capital.	Loans and discounts.	Stocks.	Real estate.	Other investments.	Due by other banks.	Notes of other banks.	Cash items.	Specie.	Circulation.	Deposits.	Due to other banks.	Other liabilities.
		1859.													
Royalton .....	Royalton .....	Aug. 2	\$99,950	\$104,457	\$3,000	\$10,700	\$7,055	\$17,371	\$4,072	.....	\$1,237	\$46,987	.....	.....	.....
Bank of Rutland . . . . .	Rutland . . . . .	July 11	300,000	487,617	12,000	10,000	.....	17,132	.....	\$10,862	11,249	181,914	\$51,900	\$10,479	.....
Do. ....	do. ....	July 13	2,940	.....	3,800	.....	.....	.....	.....	.....	.....	7,226	432	1,897	.....
St. Albans' Bank .....	St. Albans .....	July 22	150,000	333,690	.....	2,000	.....	40,887	575	.....	7,140	197,226	33,584	.....	.....
Bank of St. Albans .....	do. ....	July 21	1,150	20,470	.....	.....	.....	.....	.....	1,807	.....	6,803	533	.....	.....
Stark Bank .....	Bennington . . . . .	Aug. 16	47,400	59,431	3,000	5,600	1,200	14,997	525	845	2,279	26,445	4,494	.....	.....
Union .....	Swanton .....	July 21	75,000	154,576	.....	2,800	3,000	16,535	1,862	14	2,405	85,661	11,614	.....	.....
Vergennes .....	Vergennes .....	July 13	150,000	267,543	.....	7,000	.....	45,777	1,373	.....	3,944	150,284	21,392	.....	.....
Waterbury .....	Waterbury .....	July 27	80,000	132,481	.....	1,200	3,900	31,826	604	3,375	7,597	94,625	4,231	.....	.....
West River .....	Jamaica .....	Aug. 22	100,000	146,338	.....	2,500	12,700	31,703	1,082	.....	3,525	86,182	7,014	.....	.....
White River .....	Bethel .....	Aug. 1	75,000	130,438	.....	1,000	3,350	20,324	.....	.....	3,209	74,487	4,015	.....	.....
Windham County .....	Brattleboro' .....	Aug. 6	150,000	212,215	.....	.....	975	45,700	261	.....	11,612	97,237	18,784	.....	.....
Woodstock Bank .....	Woodstock .....	Aug. 1	100,000	209,182	3,000	4,150	2,500	37,096	.....	15,146	7,354	139,089	35,123	.....	.....
Total of 46 banks....	.....	.....	4,029,240	6,946,532	176,400	190,565	176,412	1,167,602	69,435	69,667	198,409	3,873,708	787,834	19,132	\$3,780

## C 2.

## VERMONT.

NOTE.—The whole amount of loans and discounts from July 1, 1858, to July 1, 1859, was \$18,348,991 25, viz :

To residents of Vermont..... \$15,103,280

Do.....Maine .....	\$16,300
Do.....New Hampshire .....	858,608
Do.....Massachusetts .....	525,874
Do.....Rhode Island .....	101,629
Do.....Connecticut .....	1,314
Do.....New York .....	754,129
Do.....Virginia .....	500
Do.....Georgia .....	150
Do.....Illinois .....	217,338
Do.....Indiana.....	37,000
Do.....Ohio .....	124,502
Do.....Michigan .....	72,144
Do.....Wisconsin .....	152,673
Do.....Iowa .....	20,500
Do.....Missouri .....	8,700
Do.....Canada East .....	353,847

Total of "foreign loans" ..... 3,245,711

The bank commissioner, A. B. Gardner, esq., reports that thirty-three of the banks of Vermont have, in the last year, violated their charters, chiefly in granting loans and discounts to directors and others of greater amount than the statutes allow, and sometimes in having a greater amount of notes in circulation than the laws authorize.

The charters of the following banks expired at the dates annexed: Bank of Woodstock, 1847; Bank of St. Albans, Jan. 1, 1855; Bank of Rutland, Jan. 1, 1856; Old Bank of Montpelier, Jan. 1, 1857; Orange County Bank, Jan. 1, 1859; Bank of Poultney, Jan. 1859.

On the 9th of July, 1859, the Bank of Castleton ceased to be a bank of discount.

To the circulation given in the table should be added \$6,535 of notes issued by the old Bank of Montpelier, and \$2,740 of issues of the old Bank of Woodstock not yet redeemed, making the total \$3,882,983.

The "other investments" of the Bank of Royalton consist of "exchange agent's receipts, \$5,680, personal property, \$1,195,80." In relation to the latter the bank commissioner makes the following remarks.

"The item 'personal property' consists of the following articles: 10 yearlings, 1 cow and calf, 1 wheelbarrow, 1 sorrel horse, 1 jack, 1 boar, 8 shoats, and 13 mules.

"This property was sold on execution in favor of the bank, and bid in by the directors for its benefit. I doubt the propriety of this transaction, and it seems questionable whether the bank had the authority to make the purchase."

## D 1.

*Condition of the banks in Massachusetts on the last Saturday of October, 1859.*

	BOSTON.				
	Atlantic.	Atlas.	Blackstone.	Boston.	Boylston.
<b>DUE FROM THE BANK.</b>					
Capital stock.....	\$500,000 00	\$1,000,000 00	\$750,000 00	\$900,000 00	\$400,000 00
Amount of bills in circulation of five dollars and upwards.....	96,715 00	95,850 00	219,620 00	*184,622 00	122,475 00
Amount of bills in circulation of a smaller denomination than five dollars.....	15,878 00	20,220 00	46,106 00	66,204 00	68,602 00
Net profits on hand.....	64,145 59	70,796 76	55,072 72	148,986 19	41,238 49
Balances due to other banks.....	43,916 34	198,289 67	81 07	36,415 50	1,783 54
Cash deposited, including all sums whatsoever due from the bank not bearing interest, its bills in circulation, profits and balances due to other banks excepted....	263,706 29	406,041 40	478,595 95	897,743 12	356,802 73
Cash deposited bearing interest.....			38,939 38		
<b>Total amount due from the bank..</b>	<b>984,361 22</b>	<b>1,791,207 83</b>	<b>1,588,415 12</b>	<b>2,233,970 81</b>	<b>990,901 76</b>
<b>RESOURCES OF THE BANK.</b>					
Gold, silver, and other coined metals in its banking house.....	45,545 62	124,221 03	120,830 03	394,126 80	91,082 73
Real estate.....	45,000 00			65,000 00	
Bills of banks in this and of the other New England States.....	29,873 00	40,483 00	92,362 15	131,878 67	35,630 00
Balances due from other banks....	53,673 61	62,723 96	19,670 36	16,668 36	45,226 90
Amount of all debts due, including notes, bills of exchange, and all stocks and funded debts of every description, excepting the balances due from other banks....	810,268 99	1,563,779 84	1,355,552 58	1,626,296 98	†818,962 13
<b>Total amount of resources of bank..</b>	<b>984,361 22</b>	<b>1,791,207 83</b>	<b>1,588,415 12</b>	<b>2,233,970 81</b>	<b>990,901 76</b>
Rate and amount of dividends since the last annual return, with dates .....	April, 1859, 3½ per cent., 17,500 00 Oct., 1859, 3½ per cent., 17,500 00	April, 1859, 4 per cent., 20,000 00 Oct., 1859, 4 per cent. on old capital, 20,000 00 2½ per cent. on new capital, 13,333 33	April, 1859, 3½ per cent., 26,250 00 Oct., 1859, 3½ per cent., 26,250 00	April, 1859, 4 per cent., 36,000 00 Oct., 1859, 4 per cent., 36,000 00	April, 1859, 4½ per cent., 18,000 00 Oct., 1859, 4½ per cent., 18,000 00
Amount of reserved profits at the time of declaring the last dividend .....	65,969 78	62,506 71	38,400 54	125,190 87	29,542 54
Amount of debts due to the bank, secured by a pledge on its stock..	1,875 00		22,850 00	425 00	13,800 00
Amount of debts due and not paid, and considered doubtful .....	6,741 06	1,520 79	6,885 55	454 17	1,800 00

\* "In 1812 issued bills of the denomination of 6, 7, 8, and 9 dollars."

† "Included in item 13, \$21,000 loaned to Commonwealth."



## D 1.—Condition of the banks in Massachusetts—Continued.

	BOSTON.				
	City.	Columbian.	Bank of Commerce.	Eagle.	Eliot.
<b>DUE FROM THE BANK.</b>					
Capital stock.....	\$1,000,000 00	\$750,000 00	\$2,000,000 00	\$700,000 00	\$600,000 00
Amount of bills in circulation of five dollars and upwards.....	99,210 00	99,500 00	242,520 00	126,735 00	73,945 00
Amount of bills in circulation of a smaller denomination than five dollars.....	17,142 00	25,407 00	35,111 00	26,126 00	39,465 00
Net profits on hand.....	95,365 87	41,172 89	131,829 27	88,816 93	59,339 52
Balances due to other banks.....	70,252 29	.....	410,358 65	13,337 84	86,270 42
Cash deposited, including all sums whatsoever due from the bank not bearing interest, its bills in circulation, profits and balances due to other banks excepted....	458,094 73	436,145 12	860,100 41	568,482 13	271,061 10
Cash deposited bearing interest.....	.....	250,000 00	152,000 00	.....	.....
<b>Total amount due from the bank..</b>	<b>1,740,064 89</b>	<b>1,602,225 01</b>	<b>3,831,919 33</b>	<b>1,523,497 90</b>	<b>1,130,081 04</b>
<b>RESOURCES OF THE BANK.</b>					
Gold, silver, and other coined metals in its banking house.....	157,997 82	113,531 27	259,240 43	149,443 55	80,000 00
Real estate.....	30,000 00	.....	9,026 54	.....	.....
Bills of banks in this and of the other New England States.....	29,416 00	67,676 00	364,139 42	76,028 00	73,095 09
Balances due from other banks....	18,563 02	3,901 45	88,685 54	13,528 31	28,166 01
Amount of all debts due, including notes, bills of exchange, and all stocks and funded debts of every description, excepting the balances due from other banks.....	1,505,088 05	1,417,116 29	3,110,827 40	1,284,498 04	948,819 94
<b>Total amount of resources of bank..</b>	<b>1,740,064 89</b>	<b>1,602,225 01</b>	<b>3,831,919 33</b>	<b>1,523,497 90</b>	<b>1,130,081 04</b>
Rate and amount of dividends since the last annual return, with dates .....	April, 1859, 3½ per cent., 35,000 00 Oct., 1859, 3 per cent., 30,000 00	April, 1859, 3½ per cent., 26,250 00 Oct., 1859, 3½ per cent., 26,250 00	April, 1859, 3½ per cent., 70,000 00 Oct., 1859, 3½ per cent., 70,000 00	April, 1859, 4 per cent., 28,000 00 Oct., 1859, 4 per cent., 28,000 00	April, 1859, 3½ per cent., 21,000 00 Oct., 1859, 3½ per cent., 21,000 00
Amount of reserved profits at the time of declaring the last dividend .....	70,843 94	39,499 56	100,000 00	86,046 94	47,145 66
Amount of debts due to the bank, secured by a pledge on its stock..	.....	.....	8,850 00	600 00	1,500 00
Amount of debts due and not paid, and considered doubtful.....	3,283 00	.....	.....	690 00	.....

## D 1.—Condition of the banks in Massachusetts—Continued.

	BOSTON.				
	Exchange.	Faneuil Hall.	Freeman's.	Globe.	Granite.
<b>DUE FROM THE BANK.</b>					
Capital stock.....	\$1,000,000 00	\$500,000 00	\$400,000 00	\$1,000,000 00	\$900,000 00
Amount of bills in circulation of five dollars and upwards.....	*244,012 50	183,125 00	178,535 00	149,070 00	122,080 00
Amount of bills in circulation of a smaller denomination than five dollars.....	*24,090 50	47,890 00	37,062 00	22,171 00	71,459 00
Net profits on hand.....	194,666 49	63,679 36	63,076 05	100,690 53	71,909 84
Balances due to other banks.....	392,720 62	84 98	8,964 11	306,897 17	155,373 30
Cash deposited, including all sums whatsoever due from the bank not bearing interest, its bills in circulation, profits and balances due to other banks excepted ....	554,146 01	465,493 21	281,204 35	897,543 52	464,458 13
Cash deposited bearing interest.....	.....	.....	.....	.....	25,203 15
Total amount due from the bank..	2,409,636 12	1,260,272 55	968,861 51	2,476,372 22	1,810,483 42
<b>RESOURCES OF THE BANK.</b>					
Gold, silver, and other coined metals in its banking house.....	122,115 29	124,431 05	83,023 25	460,587 95	160,077 12
Real estate.....	.....	60,000 00	.....	.....	.....
Bills of banks in this and of the other New England States.....	134,958 22	64,883 00	19,065 00	180,124 00	95,158 00
Balances due from other banks....	203,934 45	56,101 53	71,223 98	8,390 40	35,000 00
Amount of all debts due, including notes, bills of exchange, and all stocks and funded debts of every description, excepting the balances due from other banks.....	1,948,628 16	955,356 97	795,549 28	1,827,269 87	1,580,248 20
Total amount of resources of bank..	2,409,636 12	1,260,272 55	968,861 51	2,476,372 22	1,810,483 42
Rate and amount of dividends since last annual return, with dates .....	April, 1859, 5 per cent., 50,000 00 Oct., 1859, 5 per cent., 50,000 00	April, 1859, 4 per cent., 20,000 00 Oct., 1859, 4 per cent., 20,000 00	April, 1859, 4 per cent., 16,000 00 Oct., 1859, 4 per cent., 16,000 00	April, 1859, 4 per cent., 40,000 00 Oct., 1859, 4 per cent., 40,000 00	April, 1859, 3 per cent., 27,000 00 Oct., 1859, 3 per cent., 27,000 00
Amount of reserved profits at the time of declaring the last dividend.....	164,374 58	49,636 13	52,000 00	100,690 53	71,909 84
Amount of debts due to the bank, secured by a pledge on its stock.	5,850 00	2,700 00	3,800 00	18,100 00	4,450 00
Amount of debts due and not paid, and considered doubtful .....	.....	†20,000 00	.....	.....	26,100 66

\* Part of a five-dollar bill and part of a three-dollar bill returned to the bank, on which was paid \$2 50 and \$1 50.

† Being demand in controversy with Bank of Brighton.

## D I.—Condition of the banks in Massachusetts—Continued.

	BOSTON.				
	Hamilton.	Hide and Leather.	Howard.	Market.	Massachusetts
<b>DUE FROM THE BANK.</b>					
Capital stock.....	\$500,000 00	\$1,000,000 00	\$500,000 00	\$560,000 00	\$800,000 00
Amount of bills in circulation of five dollars and upwards.....	111,230 00	181,395 00	121,625 00	102,055 00	93,235 00
Amount of bills in circulation of a smaller denomination than five dollars.....	17,988 00	55,200 00	44,493 00	14,265 00	15,544 00
Net profits on hand.....	131,047 17	28,046 08	46,924 54	102,361 40	91,005 87
Balances due to other banks.....	2,664 95	141,402 04	70,804 99	143,951 39	778 45
Cash deposited, including all sums whatsoever due from the bank not bearing interest, its bills in circulation, profits and balances due to other banks excepted.....	566,491 07	354,597 67	203,320 42	312,606 93	500,989 91
Cash deposited bearing interest.....	.....	.....	.....	.....	.....
<b>Total amount due from the bank..</b>	<b>1,329,421 19</b>	<b>1,760,640 79</b>	<b>987,167 95</b>	<b>1,235,239 72</b>	<b>1,501,553 23</b>
<b>RESOURCES OF THE BANK.</b>					
Gold, silver, and other coined metals in its banking house.....	181,716 64	112,814 54	63,846 84	69,405 24	138,119 56
Real estate.....	.....	.....	.....	.....	75,812 24
Bills of banks in this and of the other New England States.....	75,392 00	84,543 00	66,849 51	89,863 85	19,768 00
Balances due from other banks....	114,825 51	49,080 36	5,036 03	28,237 94	80,722 74
Amount of all debts due, including notes, bills of exchange, and all stocks and funded debts of every description, excepting the balances due from other banks.....	957,487 04	1,514,202 89	851,435 57	1,047,722 69	1,187,130 69
<b>Total amount of resources of bank.</b>	<b>1,329,421 19</b>	<b>1,760,640 79</b>	<b>987,167 95</b>	<b>1,235,239 72</b>	<b>1,501,553 23</b>
Rate and amount of dividends since the last annual return, with dates.....	April, 1859, 4 per cent., 20,000 00 Oct., 1859, 4½ per cent., 22,500 00	April, 1859, 3 per cent., 30,000 00 Oct., 1859, 3 per cent., 30,000 00	April, 1859, 3 per cent., 15,000 00 Oct., 1859, 3½ per cent., 17,500 00	April, 1859, 3½ per cent., 19,600 00 Oct., 1859, 3½ per cent., 19,600 00	April, 1859, 31-5 per cent., 25,600 00 Oct., 1859, 31-5 per cent., 25,600 00
Amount of reserved profits at the time of declaring the last dividend.....	120,000 00	.....	39,775 64	70,312 82	73,420 74
Amount of debts due to the bank, secured by a pledge on its stock.....	.....	1,800 00	4,127 00	.....	300 00
Amount of debts due and not paid, and considered doubtful.....	.....	.....	492 62	23,132 62	2,390 58

## D 1.—Condition of the banks in Massachusetts—Continued.

	BOSTON.			
	Maverick.	Merchants'.	Bank of Mutual Redemption.	National.
DUE FROM THE BANK.				
Capital stock.....	\$400,000 00	\$4,000,000 00	\$561,700 00	\$750,000 00
Amount of bills in circulation of five dollars and upwards.....	66,760 00	465,215 00	71,050 00	112,270 00
Amount of bills in circulation of a smaller denomination than five dollars.....	34,006 00	2 00	.....	34,397 00
Net profits on hand.....	20,025 08	252,541 36	7,920 89	31,175 61
Balances due to other banks.....	33,660 64	667,047 38	1,311,610 92	16 00
Cash deposited, including all sums whatsoever due from the bank not bearing interest, its bills in circulation, profits and balance due to other banks excepted.....	166,021 44	2,263,462 31	20,322 65	274,751 20
Cash deposited bearing interest.....	.....	.....	4,681 98	100,000 00
Total amount due from the bank.....	720,473 16	7,648,268 05	1,977,286 44	1,302,609 81
RESOURCES OF THE BANK.				
Gold, silver, and other coined metals in its banking house.....	47,104 81	577,136 00	108,769 85	66,860 80
Real estate.....	.....	400,000 00	.....	.....
Bills of banks in this and of the other New England States.....	29,851 80	521,491 79	*562,528 83	43,830 38
Balances due from other banks.....	11,757 65	148,748 76	486,288 22	9,037 55
Amount of all debts due, including notes, bills of exchange, and all stocks and other debts of every description, excepting the balances due from other banks.....	631,753 90	6,891,000 50	819,699 54	1,182,881 08
Total amount of the resources of the bank.....	720,473 16	7,648,268 05	1,977,286 44	1,302,609 81
Rate and amount of dividends since the last annual return, with dates.....	April, 1859, 3½ per cent., 14,000 00 Oct., 1859, 3 per cent., 12,000 00	April, 1859, 3 per cent., 120,000 00 Oct., 1859, 3 per cent., 120,000 00	.....	April, 1859, 3½ per cent., 26,250 00 Oct., 1859, 3½ per cent., 26,250 00
Amount of reserved profits at the time of declaring the last dividend.....	18,924 43	252,541 36	.....	26,061 18
Amount of debts due to the bank, secured by a pledge on its stock.....	6,485 00	31,600 00	.....	2,700 00
Amount of debts due and not paid, and considered doubtful.....	1,800 00	20,609 22	.....	1,424 26

\* In this item are included such checks as were on hand on banks in Boston.

## D 1.—Condition of the banks in Massachusetts—Continued.

	BOSTON.			
	New England.	North.	Bank of North America.	Shawmut.
DUE FROM THE BANK.				
Capital stock.....	\$1,000,000 00	\$860,000 00	\$750,000 00	\$750,000 00
Amount of bills in circulation of five dollars and upwards.....	98,825 00	104,769 00	128,020 00	147,600 00
Amount of bills in circulation of a smaller denomination than five dollars.....	9,692 00	*	19,163 00	16,038 00
Net profits on hand.....	50,696 96	14,490 18	47,573 33	39,628 79
Balances due to other banks.....	79,361 48	43,419 84	19,718 21	49,686 89
Cash deposited, including all sums whatsoever due from the bank not bearing interest, its bills in circulation, profits and balances due to other banks excepted.....	365,718 79	323,392 61	346,552 58	410,130 94
Cash deposited bearing interest.....	22,419 61	.....	.....	.....
Total amount due from the bank.....	1,626,713 84	1,346,071 63	1,311,097 12	1,413,084 62
RESOURCES OF THE BANK.				
Gold, silver, and other coined metals in its banking house.....	98,728 36	127,035 98	64,530 27	52,942 68
Real estate.....	40,000 00	.....	.....	.....
Bills of banks in this and of the other New England States.....	68,367 00	76,647 00	33,698 00	89,375 00
Balances due from other banks.....	31,364 06	4,698 14	103,286 87	16,537 80
Amount of all debts due, including notes, bills of exchange, and all stocks and funded debts of every description, excepting the balances due from other banks.....	1,388,254 42	1,137,690 51	1,109,581 98	1,254,229 14
Total amount of the resources of the bank.....	1,626,713 84	1,346,071 63	1,311,097 12	1,413,084 62
Rate and amount of dividends since the last annual return, with dates.....	April, 1859, 3½ per cent., 35,000 00 Oct., 1859, 3½ per cent., 35,000 00	April, 1859, 3 per cent., 22,500 00 Oct., 1859, 3 per cent., 22,500 00	April, 1859, 3 per cent., 22,500 00 Oct., 1859, 3 per cent., 22,500 00	April, 1859, 3 per cent., 22,500 00 Oct., 1859, 3 per cent., 22,500 00
Amount of reserved profits at the time of declaring the last dividend.....	30,000 00	10,536 63	43,149 63	20,229 55
Amount of debts due to the bank, secured by a pledge on its stock.....	4,700 00	20,643 00	.....	3,500 00
Amount of debts due and not paid, and considered doubtful.....	2,656 59	.....	8,620 22	11,000 00

\* The teller inadvertently omitted to return the cashier the amount of bills in his hands under five dollars at this date, in consequence of which we are unable to furnish this item.

† On \$750,000 capital.

## D 1.—Condition of the banks in Massachusetts—Continued.

	BOSTON.			
	Shoe and Leather Dealers'.	State.	Suffolk.	Traders'.
<b>DUE FROM THE BANK.</b>				
Capital stock.....	\$1,000,000 00	\$1,800,000 00	\$1,000,000 00	\$500,000 00
Amount of bills in circulation of five dollars and upwards.....	158,580 00	134,935 00	417,430 00	108,135 00
Amount of bills in circulation of a smaller denomination than five dollars.....	38,732 00	18,923 00	15,181 00	30,838 00
Net profits on hand.....	145,445 82	264,963 95	218,954 90	34,664 17
Balances due to other banks.....	454,276 10	93,140 86	702,984 77	199,535 44
Cash deposited, including all sums whatsoever due from the bank not bearing interest, its bills in circulation, profits and balances due to other banks excepted.....	553,394 33	721,936 08	782,657 55	253,885 36
Cash deposited bearing interest.....	.....	.....	.....	.....
<b>Total amount due from the bank.....</b>	<b>2,350,428 25</b>	<b>3,033,898 89</b>	<b>3,137,208 22</b>	<b>1,227,057 97</b>
<b>RESOURCES OF THE BANK.</b>				
Gold, silver, and other coined metals in its banking house.....	82,258 41	422,159 81	238,098 22	64,664 15
Real estate.....	40,000 00	.....	120,000 00	.....
Bills of banks in this and of the other New England States.....	138,406 38	136,380 20	460,286 00	25,336 00
Balances due from other banks.....	117,468 32	76,428 45	708,086 05	40,313 78
Amount of all debts due, including notes, bills of exchange, and all stocks and funded debts of every description, excepting the balances due from other banks.....	1,972,295 14	2,398,930 43	1,610,737 95	1,096,744 04
<b>Total amount of the resources of the bank.....</b>	<b>2,350,428 25</b>	<b>3,033,898 89</b>	<b>3,137,208 22</b>	<b>1,227,057 97</b>
Rate and amount of dividends since the last annual return, with dates.....	April, 1859, 4½ per cent., 45,000 00 Oct., 1859, 4½ per cent., 45,000 00	April, 1859, 3½ per cent., 63,000 00 Oct., 1859, 3½ per cent., 63,000 00	April, 1859, 5 per cent., 50,000 00 Oct., 1859, 4 per cent., 40,000 00	April, 1859, 3 per cent., 18,000 00 Oct., 1859, 3 per cent., 18,000 00
Amount of reserved profits at the time of declaring the last dividend.....	115,000 00	253,963 62	194,960 07	22,833 31
Amount of debts due to the bank, secured by a pledge on its stock.....	500 00	10,600 00	4,600 00	875 00
Amount of debts due and not paid, and considered doubtful.....	3,000 00	1,594 13	.....	1,781 79

D 1.—*Condition of the banks in Massachusetts—Continued.*

	BOSTON.			
	Tremont.	Union.	Washington.	Webster.
<b>DUE FROM THE BANK.</b>				
Capital stock .....	\$1,250,000 00	\$1,000,000 00	\$750,000 00	\$1,500,000 00
Amount of bills in circulation of five dollars and upwards .....	213,090 00	144,425 00	171,335 00	273,465 00
Amount of bills in circulation of a smaller denomination than five dollars .....	47,362 00	10,943 00	13,065 00	34,725 00
Net profits on hand .....	94,444 46	130,343 05	103,200 02	107,073 48
Balances due to other banks .....	202,557 66	202,061 54	37,451 57	218,710 66
Cash deposited, including all sums whatsoever due from the bank not bearing interest, its bills in circulation, profits and balances due to other banks excepted .....	743,179 45	692,561 58	493,249 92	650,048 40
Cash deposited bearing interest .....	.....	.....	65,708 75	145,703 84
<b>Total amount due from the bank .....</b>	<b>2,550,633 57</b>	<b>2,180,334 17</b>	<b>1,634,010 26</b>	<b>2,929,726 38</b>
<b>RESOURCES OF THE BANK.</b>				
Gold, silver, and other coined metals in its banking house .....	183,626 04	177,192 88	143,332 74	153,410 02
Real estate .....	.....	.....	.....	.....
Bills of banks in this and of the other New England States .....	155,398 81	119,250 92	68,718 47	195,255 00
Balances due from other banks .....	61,603 10	24,717 09	15,324 21	70,865 42
Amount of all debts due, including notes, bills of exchange, and all stocks and funded debts of every description, excepting the balances due from other banks .....	2,150,005 62	1,859,173 28	1,406,634 84	2,510,195 94
<b>Total amount of the resources of the bank .....</b>	<b>2,550,633 57</b>	<b>2,180,334 17</b>	<b>1,634,010 26</b>	<b>2,929,726 38</b>
Rate and amount of dividends since the last annual return, with dates .....	April, 1859, 4 per cent., 50,000 00 Oct., 1859, 4 per cent., 50,000 00	April, 1859, 3½ per cent., 35,000 00 Oct., 1859, 3½ per cent., 35,000 00	April, 1859, 4 per cent., 30,000 00 Oct., 1859, 4 per cent., 30,000 00	April, 1859, 3½ per cent., 52,500 00 Oct., 1859, 3½ per cent., 52,500 00
Amount of reserved profits at the time of declaring the last dividend .....	83,516 77	119,426 05	84,775 00	60,015 69
Amount of debts due to the bank, secured by a pledge on its stock .....	1,700 00	2,100 00	900 00	.....
Amount of debts due and not paid, and considered doubtful .....	.....	478 05	1,707 24	.....



## D 1—Condition of the banks in Massachusetts—Continued.

Banks organized under authority of the general banking law of 1851.

	BOSTON.			AGGREGATES—	
	Bank of the Metropolis.	Revere.	Safety Fund.	Of the 3 banks organized under act of '51, chap. 267.	Of 26 incorporated banks in Boston.
<b>DUE FROM THE BANK.</b>					
Capital stock.....	\$200,000 00	\$1,000,000 00	\$1,000,000 00	\$2,200,000 00	\$33,731,700 00
Amount of bills in circulation of five dollars and upwards.....	70,560 00	61,750 00	74,910 00	207,220 00	5,663,528 50
Amount of bills in circulation of a smaller denomination than five dollars.....	32,173 00	35,432 00	41,004 00	108,609 00	1,033,520 50
Net profits on hand.....	7,166 46	16,254 20	22,120 72	45,541 38	3,253,313 61
Balances due to other banks.....	33,945 60	82,951 61	55,000 00	171,897 21	6,399,527 28
Cash deposited, including all sums whatsoever due from the bank not bearing interest, its bills in circulation, profits and balances due to other banks excepted....	171,386 51	340,074 39	308,699 57	820,160 47	18,658,889 39
Cash deposited bearing interest.....	.....	25,150 00	127,590 43	152,740 43	804,656 71
<b>Total amount due from the bank..</b>	<b>515,231 57</b>	<b>1,561,612 20</b>	<b>1,629,324 72</b>	<b>3,706,168 49</b>	<b>69,545,195 99</b>
<b>RESOURCES OF THE BANK.</b>					
Gold, silver, and other coined metals in its banking house....	40,176 05	95,222 36	68,769 58	204,167 99	5,599,007 88
Real estate.....	.....	.....	.....	.....	884,838 78
Bills of banks in this, and of the other New England States.....	38,479 22	85,615 00	88,960 41	213,054 63	4,495,507 49
Balances due from other banks....	7,726 63	13,000 10	14,746 52	35,473 25	2,929,885 93
Amount of all debts due, including notes, bills of exchange, and all stocks and funded debts of every description, excepting the balances due from other banks.....	428,849 67	1,367,774 74	1,456,848 21	3,253,472 62	55,635,955 91
<b>Total amount of resources of bank.</b>	<b>515,231 57</b>	<b>1,561,612 20</b>	<b>1,629,324 72</b>	<b>3,706,168 49</b>	<b>69,545,195 99</b>
<b>Rate and amount of dividends since the last annual return, with dates.....</b>					
	April, 1859, 2 per cent., 4,000 00	.....	.....	4,000 00	1,167,450 00
	Oct., 1859, 3 per cent., 6,000 00	Oct., 1859, 2 per cent., *20,000 00	4 per cent., 8 months, 40,000 00	66,000 00	1,168,783 33
Amount of reserved profits at the time of declaring the last dividend.....	4,000 00	.....	2,585 24	6,585 24	2,743,200 11
Amount of debts due to the bank, secured by a pledge on its stock..	4,000 00	†2,700 00	.....	6,700 00	181,930 00
Amount of debts due and not paid, and considered doubtful.....	.....	.....	.....	.....	147,362 55
Amount of stocks deposited with the auditor.....	129,000 00	133,500 00	150,400 00	412,900 00	.....

[Public stocks deposited with the auditor of the Commonwealth as security for the circulation of notes by the following banks, namely:]

*Bank of the Metropolis.*—Bonds of City of Boston—1, maturing 1860, \$1,000; 3, maturing 1861, \$3,000; 2, maturing 1863, \$10,000; 60 maturing 1878, \$60,000. Bonds of city of Worcester—20, maturing 1860, \$20,000; 25, maturing 1861, \$25,000. Interest on preceding bonds, 5 per cent. Bonds of Commonwealth of Massachusetts—3, maturing 1866, \$3,000. Interest at 6 per cent. Bonds of city of Roxbury—3, maturing 1869, \$6,000; 1, maturing 1869, \$1,000. Interest 5½ per cent.

*Revere Bank.*—Bonds of city of Boston, \$50,000. Interest 6 per cent. Bonds of city of Roxbury, \$50,000. Interest 5½ per cent. United States Treasury notes, \$10,000. Interest 5½ per cent. United States Treasury notes, \$10,000. Interest 5½ per cent. United States Treasury notes, \$13,500. Interest 6 per cent.

*Safety Fund Bank.*—Bonds of city of Lynn, \$60,000. Interest 5½ per cent. Bonds of city of Lawrence, \$16,000. Interest 5½ per cent. Bonds of city of Chelsea, \$25,000. Interest 5½ per cent. Bonds of town of Waltham, \$20,000. Interest 5½ per cent. Bonds of town of Natick, \$15,000. Interest, 5½ per cent. Bonds of town of Somerville, \$14,400. Interest 5½ per cent.

\* Commenced business May 2, 1859.

† On 30 shares.

## D 1—Condition of the banks in Massachusetts—Continued.

	SOUTH BOSTON.*		CHELSEA.	ANDOVER.	BEVERLY.
	Broadway.	Mechanics'.	Tradesman's.	Andover.	Beverly.
DUE FROM THE BANK.					
Capital stock.....	\$150,000 00	\$250,000 00	\$150,000 00	\$250,000 00	\$125,000 00
Amount of bills in circulation of five dollars and upwards.....	38,680 00	71,645 00	55,075 00	66,285 00	53,830 00
Amount of bills in circulation of a smaller denomination than five dollars.....	24,138 00	35,325 00	27,531 00	14,565 00	14,337 00
Net profits on hand.....	6,123 85	32,902 44	10,419 10	26,621 08	9,281 83
Balances due to other banks.....	.....	.....	1,918 80	.....	2,430 78
Cash deposited, including all sums whatsoever due from the bank not bearing interest, its bills in circulation, profits and balances due to other banks excepted....	54,964 73	132,657 99	41,223 87	29,567 64	44,721 79
Cash deposited bearing interest.....	.....	.....	5,178 93	16,518 06	.....
Total amount due from the bank..	273,906 58	522,530 43	291,346 70	403,556 78	249,601 40
RESOURCES OF THE BANK.					
Gold, silver, and other coined metals in its banking house.....	5,401 53	17,012 30	9,966 95	10,359 74	11,155 74
Real estate.....	10,172 17	18,500 00	.....	5,000 00	.....
Bills of banks in this and of the other New England States.....	6,740 00	3,060 00	9,060 63	2,093 00	4,489 00
Balances due from other banks....	17,693 62	31,965 95	8,803 82	13,145 39	.....
Amount of balances in other bank or banks to be applied to redemption of bills, and not bearing interest.....	5,605 13	39,003 28	4,222 21	.....	16,272 33
Amount of all debts due, including notes, bills of exchange, and all stocks and funded debts of every description, excepting the balances due from other banks.....	228,294 16	412,988 90	259,293 09	372,958 65	217,684 33
Total amount of resources of bank..	273,906 58	522,530 43	291,346 70	403,556 78	249,601 40
Rate and amount of dividends since the last annual return, with dates.....	April, 1859. 3 per cent., 4,500 00 Oct., 1859, 3 per cent., 4,500 00	April, 1859. 4 per cent., 10,000 00 Oct., 1859, 4 per cent., 10,000 00	April, 1859. 3½ per cent., 5,250 00 Oct., 1859, 3½ per cent., 5,250 00	April, 1859. 3½ per cent., 8,750 00 Oct., 1859, 3½ per cent., 8,750 00	April, 1859. 3½ per cent., 4,375 00 Oct., 1859, 3½ per cent., 4,375 00
Amount of reserved profits at the time of declaring the last dividend.....	4,927 51	25,700 00	9,750 48	25,517 90	5,985 41
Amount of debts due to the bank, secured by a pledge on its stock.	7,550 00	.....	4,150 00	1,500 00	.....
Amount of debts due and not paid, and considered doubtful.....	1,525 00	.....	774 83	6,733 39	.....

\* Banks located in South Boston are, by law, required to be classed with the banks out of Boston.

## D 1.—Condition of the banks in Massachusetts—Continued.

	DANVERS.	SOUTH DANVERS.		GLOUCESTER.	
	Village.	Danvers.	Warren.	Bank of Cape Ann.	Gloucester.
DUE FROM THE BANK.					
Capital stock.....	\$200,000 00	\$150,000 00	\$250,000 00	\$150,000 00	\$300,000 00
Amount of bills in circulation of five dollars and upwards.....	59,690 00	56,050 00	92,770 00	91,705 00	109,615 00
Amount of bills in circulation of a smaller denomination than five dollars.....	18,191 60	15,236 00	24,313 50	29,002 00	27,903 00
Net profits on hand.....	20,111 60	32,691 41	27,317 32	6,045 35	22,846 41
Balances due to other banks.....	6,888 15	1,990 25	469 04	.....	3,355 26
Cash deposited, including all sums whatsoever due from the bank not bearing interest, its bills in circulation, profits and balances due to other banks excepted....	57,417 97	28,352 42	55,935 11	39,288 10	104,093 9J
Cash deposited bearing interest....	10,000 00	20,000 00	29,831 64	.....	.....
Total amount due from the bank ..	372,298 72	304,320 08	480,636 61	316,040 45	567,813 57
RESOURCES OF THE BANK.					
Gold, silver, and other coined metals in its banking house .....	11,824 81	8,508 43	11,280 79	6,048 27	9,355 13
Real estate.....	17,782 69	6,470 00	6,000 00	6,000 00	8,500 00
Bills of banks in this and of the other New England States .....	3,021 88	4,395 52	3,182 54	1,250 00	12,132 81
Balances due from other banks....	8,000 00	.....	5,000 00	25,601 06	.....
Amount of balances in other bank or banks to be applied to redemption of bills, and not bearing interest .....	35,411 21	9,192 41	40,100 69	.....	32,496 14
Amount of all debts due, including notes, bills of exchange, and all stocks and funded debts of every description, excepting the balances due from other banks....	296,258 13	275,753 72	415,072 59	277,141 12	505,329 49
Total amount of resources of bank	372,298 72	304,320 08	480,636 61	316,040 45	567,813 57
Rate and amount of dividends since the last annual return, with dates .....	April, 1859, 3½ per cent., 7,000 00 Oct., 1859, 3½ per cent., 7,000 00	April, 1859, 3½ per cent., 5,250 00 Oct., 1859, 4 per cent., 6,000 00	April, 1859, 4 per cent., 10,000 00 Oct., 1859, 4 per cent., 10,000 00	April, 1859, 3 per cent., 4,500 00 Oct., 1859, 3 per cent., 4,500 00	April, 1859, 3½ per cent., 10,500 00 Oct., 1859, 3½ per cent., 10,500 00
Amount of reserved profits at the time of declaring the last dividend.....	18,282 53	31,473 16	24,188 39	5,758 07	21,431 05
Amount of debts due to the bank, secured by a pledge on its stock.....	.....	4,000 00	.....	8,550 00	5,745 00
Amount of debts due and not paid, and considered doubtful .....	.....	.....	.....	.....	463 21

## D 1.—Condition of the banks in Massachusetts—Continued.

	HAVERHILL.				LAWRENCE.
	Essex.	Haverhill.	Merrimack.	Union.	Bay State.
<b>DUE FROM THE BANK.</b>					
Capital stock.....	\$100,000 00	\$200,000 00	\$180,000 00	\$200,000 00	\$500,000 00
Amount of bills in circulation of five dollars and upwards.....	43,065 00	86,835 00	46,995 00	64,065 00	129,690 00
Amount of bills in circulation of a smaller denomination than five dollars .....	20,517 00	18,632 00	18,826 00	27,897 00	46,994 00
Net profits on hand.....	6,118 08	32,398 72	29,645 40	28,890 05	38,814 05
Balances due to other banks .....	15,423 77	14,426 81	4,972 51	1,668 52	796 29
Cash deposited, including all sums whatsoever due from the bank not bearing interest, its bills in circulation, profits and balances due to other banks excepted ....	24,307 32	51,641 83	34,369 94	62,189 85	82,034 68
Cash deposited bearing interest ...	20,000 00	14,000 00	20,000 00	20,000 00	.....
Total amount due from the bank..	229,431 17	417,934 36	334,808 85	404,710 42	798,329 02
<b>RESOURCES OF THE BANK.</b>					
Gold, silver, and other coined metals in its banking house.....	5,465 59	6,078 85	5,668 37	11,365 43	13,708 35
Real estate.....	8,000 00	6,050 00	2,000 00	3,000 00	20,000 00
Bills of banks in this and of the other New England States.....	140 00	1,155 81	4,393 32	3,100 00	4,531 41
Balances due from other banks.....	3,000 00	5,000 00	8,423 84	13,863 29	3,000 00
Amount of balances in other bank or banks to be applied to redemption of bills, and not bearing interest .....	21,466 70	28,378 32	16,461 67	1,855 60	869 24
Amount of all debts due, including notes, bills of exchange, and all stocks and funded debts of every description, excepting the balances due from other banks.....	191,358 88	371,971 38	297,861 65	371,526 10	756,220 02
Total amount of resources of bank.	229,431 17	417,934 36	334,808 85	404,710 42	798,329 02
Rate and amount of dividends since the last annual return, with dates.....	April, 1859, 4 per cent., 4,000 00 Oct., 1859, 4 per cent., 4,000 00	April, 1859, 4 per cent., 8,000 00 Oct., 1859, 4 per cent., 8,000 00	April, 1859, 4 per cent., 7,200 00 Oct., 1859, 4 per cent., 7,200 00	April, 1859, 5 per cent., 10,000 00 Oct., 1859, 4½ per cent., 9,000 00	April, 1859, 3½ per cent., 17,500 00 Oct., 1859, 3½ per cent., 17,500 00
Amount of reserved profits at the time of declaring the last dividend.....	5,000 00	30,000 00	26,500 00	25,950 73	35,028 66
Amount of debts due to the bank, secured by a pledge on its stock.....	.....	.....	.....	.....	.....
Amount of debts due and not paid, and considered doubtful ....	300 00	.....	.....	.....	400 00

## D 1.—Condition of the banks in Massachusetts—Continued.

	LAWRENCE.	LYNN.			MARBLEHEAD.
	Pemberton.	City.	Lighton.	Lynn Mechanics'.	Grand.
<b>DUE FROM THE BANK.</b>					
Capital stock.....	\$100,000 00	\$100,000 00	\$200,000 00	\$250,000 00	\$100,000 00
Amount of bills in circulation of five dollars and upwards.....	67,260 00	55,670 00	48,650 00	114,836 00	71,010 00
Amount of bills in circulation of a smaller denomination than five dollars.....	17,703 00	22,912 00	19,262 00	35,045 00	21,405 00
Net profits on hand.....	8,679 73	6,123 30	20,626 30	35,531 91	9,473 41
Balances due to other banks.....	.....	6,060 64	21,852 36	9,553 51	98 31
Cash deposited, including all sums whatsoever due from the bank not bearing interest, its bills in circulation, profits and balances due to other banks excepted.....	36,735 11	34,127 72	41,864 75	144,753 83	26,209 88
Cash deposited bearing interest.....	.....	13,441 98	.....	30,400 00	.....
Total amount due from the bank..	230,377 84	238,335 64	352,255 41	620,120 25	228,196 60
<b>RESOURCES OF THE BANK.</b>					
Gold, silver, and other coined metals in its banking house.....	3,537 68	5,421 38	15,599 69	17,163 57	6,804 77
Real estate.....	10,915 69	.....	5,371 42	12,000 00	8,790 00
Bills of banks in this and of the other New England States.....	5,052 19	7,513 85	7,833 00	7,246 00	462 00
Balances due from other banks.....	.....	25,424 09	92	47,325 16	26,234 93
Amount of balances in other bank or banks to be applied to redemption of bills, and not bearing interest.....	16,809 11	.....	8,755 71	36,952 11	.....
Amount of all debts due, including notes, bills of exchange, and all stocks and funded debts of every description, excepting the balances due from other banks.....	194,063 17	199,976 32	314,694 67	499,433 41	185,904 90
Total amount of resources of bank.	230,377 84	238,335 64	352,255 41	620,120 25	228,196 60
Rate and amount of dividends since the last annual return, with dates.....	April, 1859, 3½ per cent., 3,500 00 Oct., 1859, 4 per cent., 4,000 00	April, 1859, 4 per cent., 4,000 00 Oct., 1859, 4 per cent., 4,000 00	April, 1859, 3½ per cent., 7,000 00 .....	April, 1859, 5 per cent., 12,500 00 Oct., 1859, 5 per cent., 12,500 00	April, 1859, 4 per cent., 4,000 00 Oct., 1859, 4 per cent., 4,000 00
Amount of reserved profits at the time of declaring the last dividend.....	7,800 00	5,159 30	17,810 13	32,027 96	8,910 51
Amount of debts due to the bank, secured by a pledge on its stock..	1,190 00	500 00	400 00	984 38	925 00
Amount of debts due and not paid, and considered doubtful.....	.....	.....	*2,000 00	.....	.....

\* Estimated not to exceed.

## D 1.—Condition of the banks in Massachusetts—Continued.

	MARBLEHEAD.	METHUEN.	NEWBURYPORT.		
	Marblehead.	Spicket Falls.	Mechanics <sup>2</sup> .	Merchants <sup>2</sup> .	Ocean.
<b>DUE FROM THE BANK.</b>					
Capital stock .....	\$190,000 00	\$100,000 00	\$200,000 00	\$210,000 00	\$150,000 00
Amount of bills in circulation of five dollars and upwards .....	42,820 00	29,120 00	58,000 00	45,530 00	112,195 00
Amount of bills in circulation of a smaller denomination than five dollars .....	17,178 00	16,105 00	14,966 00	13,542 00	19,203 00
Net profits on hand .....	6,133 92	8,925 89	24,983 05	2,024 04	20,924 88
Balances due to other banks .....	79 84	3,941 72	3,337 96	752 92	982 13
Cash deposited, including all sums whatsoever due from the bank not bearing interest, its bills in circulation, profits and balances due to other banks excepted .....	22,717 38	9,675 16	67,246 16	94,874 14	121,066 68
Cash deposited bearing interest .....					5,270 00
<b>Total amount due from the bank..</b>	<b>208,929 14</b>	<b>167,767 77</b>	<b>368,533 17</b>	<b>366,723 10</b>	<b>429,641 69</b>
<b>RESOURCES OF THE BANK.</b>					
Gold, silver, and other coined metals in its banking house .....	9,877 00	4,885 69	21,233 28	13,902 06	8,911 43
Real estate .....	6,333 33		4,500 00	5,300 00	2,500 00
Bills of banks in this and of the other New England States .....	1,736 00	4,445 00	4,829 00	2,780 00	1,811 99
Balances due from other banks .....	8,432 00	4,771 27	20,511 99	41,803 72	112,944 99
Amount of balances in other bank or banks to be applied to redemption of bills, and not bearing interest .....					4,135 17
Amount of all debts due, including notes, bills of exchange, and all stocks and funded debts of every description, excepting the balances due from other banks .....	182,550 81	153,665 81	317,458 90	302,937 32	299,338 11
<b>Total amount of resources of bank.</b>	<b>208,929 14</b>	<b>167,767 77</b>	<b>368,533 17</b>	<b>366,723 10</b>	<b>429,641 69</b>
Rate and amount of dividends since the last annual return, with dates .....	April, 1859, 3 per cent, 3,600 00 Oct., 1859, 4 per cent., 4,800 00	April, 1859, 4 per cent., 4,000 00 Oct., 1859, 4 per cent., 4,000 00	April, 1859, 4 per cent., 8,000 00 Oct., 1859, 4 per cent., 8,000 00	April, 1859, 2 per cent., 4,200 00 Oct., 1859, 3 per cent., 6,300 00	April, 1859, 5 per cent., 7,500 00 Oct., 1859, 5 per cent., 7,500 00
Amount of reserved profits at the time of declaring the last dividend .....	4,845 68	9,103 48	23,192 85	774 76	18,880 59
Amount of debts due to the bank, secured by a pledge on its stock .....	2,650 00		650 00	1,150 00	
Amount of debts due and not paid, and considered doubtful .....			300 00		

## D 1.—Condition of the banks in Massachusetts—Continued.

	ROCKPORT.	SALEM.			
	Rockport.	Asiatic.	Commercial.	Exchange.	Mercantile.
DUE FROM THE BANK.					
Capital stock .....	\$150,000 00	\$315,000 00	\$200,000 00	\$200,000 00	\$200,000 00
Amount of bills in circulation of five dollars and upwards .....	64,020 00	67,950 00	58,510 00	52,165 00	28,031 00
Amount of bills in circulation of a smaller denomination than five dollars.....	18,658 00	27,813 00	36,535 00	22,791 00	21,993 00
Net profits on hand.....	7,389 85	28,789 41	23,575 82	15,266 78	5,144 42
Balances due to other banks .....	.....	22,066 15	1,106 58	3,367 95	9,455 89
Cash deposited, including all sums whatsoever due from the bank not bearing interest, its bills in circulation, profits and balances due to other banks excepted.....	35,298 18	149,011 78	116,390 33	45,562 36	57,057 83
Cash deposited bearing interest.....	.....	20,000 00	30,000 00	5,000 00	.....
Total amount due from the bank ..	276,366 03	630,630 34	466,117 73	344,153 09	321,682 14
RESOURCES OF THE BANK.					
Gold, silver, and other coined metals in its banking house....	5,801 35	21,858 40	9,903 15	6,376 75	7,305 58
Real estate .....	.....	24,120 41	4,500 00	3,000 00	5,000 00
Bills of banks in this and of the other New England States .....	800 00	13,995 22	3,756 04	2,235 00	4,033 00
Balances due from other banks.....	.....	42,463 00	48,851 25	4,132 45	3,435 76
Amount of balances in other bank or banks to be applied to redemption of bills, and not bearing interest.....	11,948 46	.....	.....	19,558 20	.....
Amount of all debts due, including notes, bills of exchange, and all stocks and funded debts of every description, excepting the balances due from other banks.....	257,816 22	528,193 31	399,107 29	308,850 69	301,907 80
Total amount of resources of bank.	276,366 03	630,630 34	466,117 73	344,153 09	321,682 14
Rate and amount of dividends since the last annual return, with dates .....	April, 1859, 4 per cent., 6,000 00 Oct., 1859, 3½ per cent., 5,250 00	April, 1859, 4 per cent., 12,600 00 Oct., 1859, 4 per cent., 12,600 00	April, 1859, 4 per cent., 8,000 00 Oct., 1859, 4 per cent., 8,000 00	April, 1859, 3½ per cent., 6,750 00 Oct., 1859, 3½ per cent., 6,750 00	April, 1859, 3 per cent., 6,000 00 Oct., 1859, 3 per cent., 6,000 00
Amount of reserved profits at the time of declaring the last dividend.....	7,012 37	21,618 41	22,110 02	13,894 93	5,209 87
Amount of debts due to the bank, secured by a pledge on its stock.....	8,295 00	300 00	1,100 00	.....	1,700 00
Amount of debts due and not paid, and considered doubtful .....	.....	.....	1,200 00	.....	765 83



## D 1.—Condition of the banks in Massachusetts—Continued.

	SALEM.			SALISBURY.	BRIGHTON.
	Merchants'.	Naumkeag.	Salem.	Powow River.	Bank of Brighton.
DUE FROM THE BANK.					
Capital stock.....	\$200,000 00	\$500,000 00	\$187,500 00	\$100,000 00	\$250,000 00
Amount of bills in circulation of five dollars and upwards.....	96,532 00	107,240 00	64,850 00	80,675 00	125,175 00
Amount of bills in circulation of a smaller denomination than five dollars.....	24,159 00	33,106 00	19,013 00	19,269 00	17,208 00
Net profits on hand.....	12,246 02	22,577 46	8,946 88	14,676 31	15,896 16
Balances due to other banks.....	.....	4,061 13	4,933 31	.....	.....
Cash deposited, including all sums whatsoever due from the bank not bearing interest, its bills in circulation, profits and balances due to other banks excepted....	121,773 72	180,595 42	53,920 01	30,608 64	81,147 17
Cash deposited bearing interest.....	.....	16,372 30	.....	8,000 00	.....
Total amount due from the bank..	454,710 74	863,952 31	339,163 20	253,228 95	489,426 33
RESOURCES OF THE BANK.					
Gold, silver, and other coined metals in its banking house....	14,524 33	16,727 57	7,811 72	6,703 96	23,210 50
Real estate.....	.....	2,000 00	.....	4,900 00	5,150 00
Bills of banks in this and of the other New England States.....	5,894 49	11,123 85	2,538 12	735 45	3,633 33
Balances due from other banks.....	.....	46,667 32	1,617 59	20,212 28	.....
Amount of balances in other bank or banks to be applied to redemption of bills, and not bearing interest.....	48,167 53	.....	21,520 27	20,691 83	19,538 24
Amount of all debts due, including notes, bills of exchange, and all stocks and funded debts of every description, excepting the balances due from other banks.....	386,124 39	787,433 57	305,675 50	199,985 43	437,894 26
Total amount of resources of bank.	454,710 74	863,952 31	339,163 20	253,228 95	439,426 33
Rate and amount of dividends since the last annual return, with dates.....	April, 1859, 3 per cent., 6,000 00 Oct., 1859, 3 per cent., 6,000 00	April, 1859, 3 per cent., 15,000 00 Oct., 1859, 3 per cent., 15,000 00	..... ..... Oct., 1859, 3 per cent., 5,625 00	April, 1859, 4 per cent., 4,000 00 Oct., 1859, 4½ per cent., 4,500 00	April, 1859, 3 per cent., 7,500 00 Oct., 1859, 3 per cent., 7,500 00
Amount of reserved profits at the time of declaring the last dividend.....	10,116 23	19,919 59	7,306 58	13,463 54	14,144 00
Amount of debts due to the bank, secured by a pledge on its stock.	500 00	8,320 00	3,650 00	.....	6,400 00
Amount of debts due and not paid, and considered doubtful.....	10,000 00	955 58	1,500 00	.....	5,700 00

D 1.—*Condition of the banks in Massachusetts—Continued.*

	BRIGHTON.	CAMBRIDGE.			
	Brighton Market.	Cambridge.	Cambridge City.	Cambridge Market.	Charles River
DUE FROM THE BANK.					
Capital stock.....	\$250,000 00	\$100,000 00	\$100,000 00	\$150,000 00	\$100,000 00
Amount of bills in circulation of five dollars and upwards.....	213,100 00	39,330 00	31,230 00	73,855 00	51,485 00
Amount of bills in circulation of a smaller denomination than five dollars.....	23,434 00	23,717 00	13,538 00	11,610 00	10,272 00
Net profits on hand.....	11,149 65	13,513 27	9,753 31	6,257 98	2,360 54
Balances due to other banks.....	801 18	177 99	204 49	.....	.....
Cash deposited, including all sums whatsoever due from the bank not bearing interest, its bills in circulation, profits and balances due to other banks excepted....	72,740 67	33,280 42	53,010 07	16,053 54	79,246 49
Cash deposited bearing interest.....	.....	18,000 00	.....	.....	.....
Total amount due from the bank..	570,225 50	228,018 68	207,735 87	257,776 52	243,364 03
RESOURCES OF THE BANK.					
Gold, silver, and other coined metals in its banking house....	18,962 77	11,740 23	14,937 75	6,860 97	12,669 34
Real estate.....	8,240 28	6,000 00	.....	4,800 00	.....
Bills of banks in this and of the other New England States.....	7,797 01	2,926 05	2,009 00	963 41	.....
Balances due from other banks....	5,000 00	4,000 00	4,234 35	17,920 26	27,347 72
Amount of balances in other bank or banks to be applied to redemption of bills, and not bearing interest.....	31,584 31	.....	.....	.....	4,000,00
Amount of all debts due, including notes, bills of exchange, and all stocks and funded debts of every description, excepting the balances due from other banks....	498,641 13	203,352 40	186,554 77	227,231 88	199,346 97
Total amount of resources of bank.	570,225 50	228,018 68	207,735 87	257,776 52	243,364 03
Rate and amount of dividends since the last annual return, with dates.....	April, 1859, 4½ per cent., 11,250 00 Oct., 1859, 4½ per cent., 11,250 00	April, 1859, 4 per cent., 4,000 00 Oct., 1859, 4 per cent., 4,000 00	April, 1859, 3½ per cent., 3,500 00 Oct., 1859, 3½ per cent., 3,500 00	April, 1859, 3 per cent., 4,500 00 Oct., 1859, 3½ per cent., 5,250 00	April, 1859, 3½ per cent., 3,500 00 Oct., 1859, 4 per cent., 4,000 00
Amount of reserved profits at the time of declaring the last dividend.....	10,940 13	13,493 69	7,022 20	6,300 35	13,793 80
Amount of debts due to the bank, secured by a pledge on its stock..	6,000 00	1,095 90	.....	11,650 00	5,950 00
Amount of debts due and not paid, and considered doubtful.....	752 01	.....	.....	.....	*

\* All charged to profit and loss since last dividend was declared, but not considered valueless.

## D 1.—Condition of the banks in Massachusetts—Continued.

	CAMBRIDGE.	CHARLESTOWN.		CONCORD.	FRAMINGHAM.
	Lechmere.	Bunker Hill.	Monument.	Concord.	Framingham.
DUE FROM THE BANK.					
Capital stock, .....	\$100,000 00	\$300,000 00	\$150,000 00	\$100,000 00	\$200,000 00
Amount of bills in circulation of five dollars and upwards .....	52,000 00	101,980 00	102,035 00	81,925 00	96,025 00
Amount of bills in circulation of a smaller denomination than five dollars .....	16,207 00	84,895 00	33,811 00	8,032 00	26,406 00
Net profits on hand, .....	10,928 47	47,578 28	8,625 91	2,927 19	29,778 02
Balances due to other banks .....	.....	.....	6,659 26	.....	.....
Cash deposited, including all sums whatsoever due from the bank not bearing interest, its bills in circulation, profits and balances due to other banks excepted ....	116,110 12	288,949 45	82,842 86	27,191 15	41,712 05
Cash deposited bearing interest.....	.....	.....	.....	.....	.....
Total amount due from the bank..	295,245 59	823,402 73	383,974 03	226,065 34	393,921 07
RESOURCES OF THE BANK.					
Gold, silver, and other coined metals in its banking house.....	24,285 70	75,334 76	13,429 88	13,376 09	6,064 68
Real estate, .....	.....	24,000 00	7,500 00	2,400 00	3,000 00
Bills of banks in this and of the other New England States.....	5,358 95	9,190 00	4,825 00	437 30	3,966 00
Balances due from other banks....	70,814 06	134,622 65	47,462 18	17,418 42	16,868 23
Amount of balances in other bank or banks to be applied to redemption of bills, and not bearing interest .....	.....	.....	10,529 08	.....	19,986 51
Amount of all debts due, including notes, bills of exchange, and all stocks and funded debts of every description, excepting the balances due from other banks....	194,786 88	580,255 32	300,227 89	192,433 53	344,035 65
Total amount of resources of bank.	295,245 59	823,402 73	383,974 03	226,065 34	393,921 07
Rate and amount of dividends since the last annual return, with dates .....	April, 1859, 4 per cent., 4,000 00 Oct., 1859, 4 per cent., 4,000 00	April, 1859, 4 per cent., 12,000 00 Oct., 1859, 4 per cent., 12,000 00	April, 1859, 3½ per cent., 5,250 00 Oct., 1859, 3½ per cent., 5,250 00	April, 1859, 3½ per cent., 3,500 00 Oct., 1859, 3½ per cent., 3,500 00	April, 1859, 4 per cent., 8,000 00 Oct., 1859, 4 per cent., 8,000 00
Amount of reserved profits at the time of declaring the last dividend, .....	10,000 00	44,493 83	5,650 00	6,901 92	27,800 00
Amount of debts due to the bank, secured by a pledge on its stock..	1,275 00	6,950 00	3,600 00	3,580 00	2,500 00
Amount of debts due and not paid, and considered doubtful .....	.....	.....	6,707 23	3,000 00	1,000 00

## D 1.—Condition of the banks in Massachusetts—Continued.

	HOLLISTON.	HOPKINTON.	LOWELL.		
	Holliston.	Hopkinton.	Appleton.	Lowell.	Merchants'.
<b>DUE FROM THE BANK.</b>					
Capital stock.....	\$100,000 00	\$150,000 00	\$200,000 00	\$200,000 00	\$100,000 00
Amount of bills in circulation of five dollars and upwards.....	50,165 00	81,480 00	125,102 00	52,950 00	44,150 00
Amount of bills in circulation of a smaller denomination than five dollars.....	9,271 00	18,088 00	33,393 00	15,838 00	22,440 00
Net profits on hand.....	5,979 25	15,839 62	25,324 94	36,738 98	4,607 06
Balances due to other banks.....	995 50	.....	.....	1,007 76	.....
Cash deposited, including all sums whatsoever due from the bank not bearing interest, its bills in circulation, profits and balances due to other banks excepted....	13,198 44	24,502 76	94,011 73	37,010 90	32,771 60
Cash deposited bearing interest....	.....	.....	.....	30,000 00	10,000 00
<b>Total amount due from the bank ..</b>	<b>179,609 19</b>	<b>289,910 38</b>	<b>477,831 67</b>	<b>373,545 64</b>	<b>213,968 66</b>
<b>RESOURCES OF THE BANK.</b>					
Gold, silver, and other coined metals in its banking house.....	5,029 43	5,506 62	10,011 98	3,209 09	6,396 47
Real estate.....	.....	.....	15,000 00	.....	12,000 00
Bills of banks in this and of the other New England States.....	2,940 79	4,017 00	12,028 10	5,980 00	3,707 54
Balances due from other banks....	4,364 37	1,147 47	.....	10,500 00	2,009 16
Amount of balances in other bank or banks to be applied to redemption of bills, and not bearing interest.....	.....	9,296 50	*35,294 83	*9,525 54	5,000 00
Amount of all debts due, including notes, bills of exchange, and all stocks and funded debts of every description, excepting the balances due from other banks.....	167,274 60	269,942 79	405,496 76	344,331 01	184,855 49
<b>Total amount of resources of bank.</b>	<b>179,609 19</b>	<b>289,910 38</b>	<b>477,831 67</b>	<b>373,545 64</b>	<b>213,968 66</b>
<b>Rate and amount of dividends since the last annual return, with dates.</b>	April, 1859, 3½ per cent., 3,500 00 Oct., 1859, 3½ per cent., 3,500 00	April, 1859, 4 per cent., 6,000 00 Oct., 1859, 4 per cent., 6,000 00	April, 1859, 4 per cent., 8,000 00 Oct., 1859, 4 per cent., 8,000 00	April, 1859, 3 per cent., 6,000 00 Oct., 1859, 3½ per cent., 7,000 00	April, 1859, 3½ per cent., 3,500 00 Oct., 1859, 4 per cent., 4,000 00
Amount of reserved profits at the time of declaring the last dividend.....	5,000 00	14,664 75	20,311 25	35,944 74	3,757 40
Amount of debts due to the bank, secured by a pledge on its stock.	3,505 00	.....	1,700 00	2,035 00	1,050 00
Amount of debts due and not paid, and considered doubtful.....	.....	2,588 25	.....	10,300 00	.....

\* Payable on demand.

## D 1.—Condition of the banks in Massachusetts—Continued.

	LOWELL.			MALDEN.	NEWTON.
	Prescott.	Railroad.	Wamesit.	Malden.	Newton.
<b>DUE FROM THE BANK.</b>					
Capital stock.....	\$200,000 00	\$600,000 00	\$150,000 00	\$100,000 00	\$150,000 00
Amount of bills in circulation of five dollars and upwards.....	102,905 00	219,580 00	73,523 00	62,305 00	85,000 00
Amount of bills in circulation of a smaller denomination than five dollars. ....	19,807 00	58,415 00	14,850 00	23,513 00	25,574 00
Net profits on hand.....	25,653 83	109,961 50	15,228 39	10,827 95	19,569 05
Balances due to other banks.....	2,153 87	2,012 12	.....	.....	.....
Cash deposited, including all sums whatsoever due from the bank not bearing interest, its bills in circulation, profits and balances due to other banks excepted.....	69,254 29	39,414 69	75,662 58	17,445 67	58,202 99
Cash deposited bearing interest.....	.....	.....	5,000 00	.....	.....
Total amount due from the bank...	419,773 99	1,029,383 31	334,263 97	214,091 62	338,346 04
<b>RESOURCES OF THE BANK.</b>					
Gold, silver, and other coined metals in its banking house.....	10,337 92	17,094 91	5,384 75	13,009 30	18,311 03
Real estate.....	.....	.....	12,822 46	5,602 64	4,813 67
Bills of banks in this and of the other New England States.....	10,324 60	6,392 00	4,289 77	880 00	1,916 40
Balances due from other banks....	3,000 00	39,263 11	.....	5,000 00	7,500 00
Amount of balances in other bank or banks to be applied to redemption of bills, and not bearing interest.....	*27,850 15	.....	38,549 35	11,974 32	13,857 55
Amount of all debts due, including notes, bills of exchange, and all stocks and funded debts of every description, excepting the balances due from other banks.....	368,261 32	966,633 29	273,217 64	177,625 36	291,947 39
Total amount of resources of bank..	419,773 99	1,029,383 31	334,263 97	214,091 62	338,346 04
Rate and amount of dividends since the last annual return, with dates.	April, 1859, 4 per cent., 8,000 00 Oct., 1859, 4 per cent., 8,000 00	April, 1859, 4 per cent., 24,000 00 Oct., 1859, 4 per cent., 24,000 00	April, 1859, 3 per cent., 4,500 00 Oct., 1859, 3 per cent., 4,500 00	April, 1859, 3½ per cent., 3,500 00 Oct., 1859, 3½ per cent., 3,500 00	April, 1859, 4½ per cent., 6,750 00 Oct., 1859, 4½ per cent., 6,750 00
Amount of reserved profits at the time of declaring the last dividend.....	20,000 00	97,150 00	11,000 00	10,270 53	19,640 35
Amount of debts due to the bank, secured by a pledge on its stock.	400 00	10,840 00	1,400 00	.....	2,000 00
Amount of debts due and not paid, and considered doubtful.....	.....	.....	†12,126 19	3,730 00	2,286 65

\* Payable on demand.

† Of this amount it is expected that about \$3,000 will be paid.

## D 1.—Condition of the banks in Massachusetts—Continued.

	SO'H READING.	TOWNSEND.	WALTHAM.	WOBURN.	ATHOL.
	South Reading.	Townsend.	Waltham.	Woburn.	Miller's River.
<b>DUE FROM THE BANK.</b>					
Capital stock.....	\$100,000 00	\$100,000 00	\$200,000 00	\$150,000 00	\$150,000 00
Amount of bills in circulation of five dollars and upwards.....	45,255 00	67,310 00	96,305 00	79,660 00	106,370 00
Amount of bills in circulation of a smaller denomination than five dollars.....	26,516 00	18,620 00	9,209 00	37,921 00	29,004 00
Net profits on hand.....	8,821 40	10,839 86	3,121 40	19,433 77	10,999 57
Balances due to other banks.....	.....	.....	.....	.....	.....
Cash deposited, including all sums whatsoever due from the bank not bearing interest, its bills in circulation, profits and balances due to other banks excepted....	17,870 05	7,351 77	39,342 48	39,788 61	26,026 86
Cash deposited bearing interest....	.....	.....	.....	.....	.....
Total amount due from the bank..	198,462 45	204,121 63	347,977 88	326,803 38	322,400 43
<b>RESOURCES OF THE BANK.</b>					
Gold, silver, and other coined metals in its banking house.....	4,322 98	3,923 05	13,402 66	23,617 23	19,215 00
Real estate.....	.....	2,000 00	5,500 00	3,250 00	3,000 00
Bills of banks in this and of the other New England States.....	.....	1,300 01	4,168 47	86 00	2,286 00
Balances due from other banks....	17,801 74	3,700 00	1,432 86	9,307 00	19,316 28
Amount of balances in other bank or banks to be applied to redemption of bills, and not bearing interest.....	.....	7,079 51	4,000 00	8,908 84	5,067 75
Amount of all debts due, including notes, bills of exchange, and all stocks and funded debts of every description, excepting the balances due from other banks.....	176,337 73	186,119 06	319,473 89	281,634 31	273,515 40
Total amount of resources of bank.	198,462 45	204,121 63	347,977 88	326,803 38	322,400 43
Rate and amount of dividends since the last annual return, with dates.....	April, 1859, 3½ per cent., 3,500 00 Oct., 1859, 3½ per cent., 3,500 00	April, 1859, 3½ per cent., 3,500 00 Oct., 1859, 3½ per cent., 3,500 00	April, 1859, 3 per cent., 6,000 00 Oct., 1859, 3 per cent., 6,000 00	April, 1859, 4 per cent., 6,000 00 Oct., 1859, 4 per cent., 6,000 00	April, 1859, 4 per cent., 6,000 00 Oct., 1859, 4 per cent., 6,000 00
Amount of reserved profits at the time of declaring the last dividend.....	7,596 23	9,556 24	3,268 08	18,028 45	9,649 93
Amount of debts due to the bank, secured by a pledge on its stock..	4,390 00	.....	1,400 00	3,000 00	1,200 00
Amount of debts due and not paid, and considered doubtful.....	2,481 61	192 00	*15,800 00	.....	1,050 00

\* Of which \$7,500, it is supposed, will be paid.

D 1.—*Condition of the banks in Massachusetts*—Continued.

	BLACKSTONE.	FITCHBURG.		GRAFTON.	LANCASTER.
	Worcester County.	Fitchburg.	Rollstone.	Grafton.	Lancaster.
<b>DUE FROM THE BANK.</b>					
Capital stock.....	\$100,000 00	\$250,000 00	\$250,000 00	\$100,000 00	\$200,000 00
Amount of bills in circulation of five dollars and upwards.....	27,230 00	177,645 00	102,865 00	34,255 00	103,610 00
Amount of bills in circulation of a smaller denomination than five dollars.....	13,057 00	30,566 00	34,077 00	16,517 00	23,010 00
Net profits on hand.....	3,647 10	40,034 68	33,427 72	3,215 27	23,157 78
Balances due to other banks.....	150 00	1,355 11	.....	.....	230 16
Cash deposited, including all sums whatsoever due from the bank not bearing interest, its bills in circulation, profits and balances due to other banks excepted.....	8,947 13	87,746 89	35,457 77	30,527 10	38,747 75
Cash deposited bearing interest.....	.....	.....	.....	.....	.....
Total amount due from the bank..	153,031 23	587,347 68	455,827 49	184,514 37	388,755 69
<b>RESOURCES OF THE BANK.</b>					
Gold, silver, and other coined metals in its banking house....	3,941 85	37,178 20	16,307 18	4,542 03	20,058 09
Real estate.....	.....	3,000 00	3,985 05	.....	1,000 00
Bills of banks in this and of the other New England States.....	742 00	3,500 00	1,246 00	1,563 00	1,028 00
Balances due from other banks....	3,000 00	80,492 13	24,491 83	7,647 55	19,811 71
Amount of balances in other bank or banks to be applied to redemption of bills, and not bearing inter- est.....	1,083 20	11,094 35	.....	.....	.....
Amount of all debts due, including notes, bills of exchange, and all stocks and funded debts of every description, excepting the bal- ances due from other banks.....	144,264 18	452,083 00	409,797 43	170,761 79	346,857 89
Total amount of resources of bank.	153,031 23	587,347 68	455,827 49	184,514 37	388,755 69
Rate and amount of dividends since the last annual return, with dates.....	April, 1859, 3 per cent., 3,000 00 Oct., 1859, 3 per cent., 3,000 00	April, 1859, 3½ per cent., 8,750 00 Oct., 1859, 3½ per cent., 8,750 00	April, 1859, 3½ per cent., 8,750 00 Oct., 1859, 3½ per cent., 8,750 00	April, 1859, 3 per cent., 3,000 00 Oct., 1859, 3 per cent., 3,000 00	April, 1859, 4 per cent., 8,000 00 Oct., 1859, 4 per cent., 8,000 00
Amount of reserved profits at the time of declaring the last divi- dend.....	3,670 12	37,500 00	31,590 58	2,547 54	22,107 93
Amount of debts due to the bank, secured by a pledge on its stock.	5,705 00	3,700 00	750 00	1,050 00	475 00
Amount of debts due and not paid, and considered doubtful.....	.....	.....	.....	*7,271 72	110 93

\* The ultimate loss will not, probably, exceed fifty per cent.



## D 1.—Condition of the banks in Massachusetts—Continued.

	LEICESTER.	MILFORD.	MILLBURY.	NORTHBORO <sup>2</sup> .	OXFORD.
	Leicester.	Milford.	Millbury.	Northboro <sup>2</sup> .	Oxford.
DUE FROM THE BANK.					
Capital stock.....	\$200,000 00	\$250,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Amount of bills in circulation of five dollars and upwards.....	157,255 00	98,610 00	42,735 00	56,520 00	64,400 00
Amount of bills in circulation of a smaller denomination than five dollars .....	33,087 00	27,502 00	19,416 00	16,743 00	15,497 00
Net profits on hand, .....	20,622 36	31,816 48	5,605 11	13,470 08	10,598 06
Balances due to other banks .....	770 02	.....	200 00	.....	.....
Cash deposited, including all sums whatsoever due from the bank not bearing interest, its bills in circulation, profits and balances due to other banks excepted....	25,706 47	49,466 00	23,016 78	33,449 15	14,141 84
Cash deposited bearing interest....	.....	.....	.....	6,000 00	.....
Total amount due from the bank..	437,440 85	457,394 48	190,972 89	226,182 23	204,636 90
RESOURCES OF THE BANK.					
Gold, silver, and other coined metals in its banking house....	9,803 07	12,386 92	5,856 90	6,244 98	5,410 38
Real estate, .....	.....	.....	.....	2,000 00	3,700 00
Bills of banks in this and of the other New England States.....	565 00	3,592 00	776 00	1,607 25	931 00
Balances due from other banks....	33,412 84	31,412 26	.....	24,668 76	580 00
Amount of balances in other bank or banks to be applied to redemption of bills, and not bearing interest.....	5,000 00	.....	13,746 90	.....	36,382 17
Amount of all debts due, including notes, bills of exchange, and all stocks and funded debts of every description, excepting the balances due from other banks....	388,659 94	410,003 30	170,593 09	191,661 24	157,633 35
Total amount of resources of bank..	437,440 85	457,394 48	190,972 89	226,182 23	204,636 90
Rate and amount of dividends since the last annual return, with dates .....	April, 1859, 4 per cent., 8,000 00 Oct., 1859, 4 per cent., 8,000 00	April, 1859, 4 per cent., 10,000 00 Oct., 1859, 4 per cent., 10,000 00	April, 1859, 4 per cent., 4,000 00 Oct., 1859, 4 per cent., 4,000 00	April, 1859, 3½ per cent., 3,500 00 Oct., 1859, 3½ per cent., 3,500 00	April, 1859, 4 per cent., 4,000 00 Oct., 1859, 4 per cent., 4,000 00
Amount of reserved profits at the time of declaring the last dividend .....	16,658 00	28,970 84	3,142 06	12,500 00	9,802 62
Amount of debts due to the bank, secured by a pledge on its stock..	.....	.....	300 00	.....	3,600 00
Amount of debts due and not paid, and considered doubtful.....	12,000 00	2,100 00	.....	.....	2,856 00

D 1.—*Condition of the banks in Massachusetts—Continued.*

	SOUTHBRIDGE.	UXBRIDGE.	WORCESTER.		
	Southbridge.	Blackstone.	Central.	Citizens'.	City.
<b>DUE FROM THE BANK.</b>					
Capital stock.....	\$150,000 00	\$100,000 00	\$350,000 00	\$150,000 00	\$400,000 00
Amount of bills in circulation of five dollars and upwards....	66,205 00	59,425 00	72,715 00	35,385 00	116,705 00
Amount of bills in circulation of a smaller denomination than five dollars .....	14,717 00	18,411 50	24,904 00	9,043 00	32,726 00
Net profits on hand.....	16,330 69	17,079 60	20,168 78	38,343 16	12,282 83
Balances due to other banks .....	2,659 34	739 54	2,419 83	2,043 47	249 80
Cash deposited, including all sums whatsoever due from the bank not bearing interest, its bills in circulation, profits and balances due to other banks excepted ....	21,247 31	22,876 25	104,579 64	52,958 96	117,600 18
Cash deposited bearing interest....	17,000 00	.....	.....	.....	15,142 62
<b>Total amount due from the bank..</b>	<b>288,159 34</b>	<b>218,531 89</b>	<b>574,787 25</b>	<b>287,773 59</b>	<b>694,706 43</b>
<b>RESOURCES OF THE BANK.</b>					
Gold, silver, and other coined metals in its banking house....	14,080 21	8,224 74	34,327 37	14,270 40	34,532 56
Real estate.....	2,600 00	.....	.....	16,000 00	.....
Bills of banks in this and of the other New England States.....	2,774 00	1,314 00	2,118 00	550 00	973 00
Balances due from other banks....	3,932 45	5,000 00	5,417 54	.....	5,153 51
Amount of balances in other bank or banks to be applied to redemption of bills, and not bearing interest.....	.....	30,748 16	9,515 01	15,113 75	36,167 88
Amount of all debts due, including notes, bills of exchange, and all stocks and funded debts of every description, excepting the balances due from other banks....	264,772 68	173,244 99	523,409 33	241,839 44	617,879 48
<b>Total amount of resources of bank..</b>	<b>288,159 34</b>	<b>218,531 89</b>	<b>574,787 25</b>	<b>287,773 59</b>	<b>694,706 43</b>
Rate and amount of dividends since the last annual return, with dates .....	April, 1859, 3½ per cent., 5,250 00 Oct., 1859, 3½ per cent., 5,250 00	April, 1859, 4 per cent., 4,000 00 Oct., 1859, 4 per cent., 4,000 00	April, 1859, 3½ per cent., 12,250 00 Oct., 1859, 3½ per cent., 12,250 00	April, 1859, 4 per cent., 6,000 00 Oct., 1859, 4 per cent., 6,000 00	April, 1859, 3½ per cent., 14,000 00 Oct., 1859, 3½ per cent., 14,000 00
Amount of reserved profits at the time of declaring the last dividend.....	15,023 39	16,900 75	12,000 00	36,753 69	8,749 63
Amount of debts due to the bank, secured by a pledge on its stock.....	.....	700 00	500 00	.....	.....
Amount of debts due and not paid, and considered doubtful .....	*9,632 29	.....	3,843 69	.....	.....

\* Of which \$8,200, it is thought, may be paid.

## D 1.—Condition of the banks in Massachusetts.—Continued.

	WOCESTER.			NORTHAMPTON.	
	Mechanics <sup>1</sup> .	Quinsigamond.	Worcester.	Holyoke.	Northampton.
<b>DUE FROM THE BANK.</b>					
Capital stock.....	\$350,000 00	\$250,000 00	\$300,000 00	\$200,000 00	\$200,000 00
Amount of bills in circulation of five dollars and upwards.....	117,710 00	84,275 00	79,680 00	103,500 00	159,255 00
Amount of bills in circulation of a smaller denomination than five dollars.....	26,613 00	23,089 00	47,406 00	20,151 00	14,864 00
Net profits on hand.....	30,578 35	19,159 80	65,074 64	17,403 34	52,542 99
Balances due to other banks.....	.....	.....	19,485 88	3,606 27	1,271 18
Cash deposited, including all sums whatsoever due from the bank not bearing interest, its bills in circulation, profits and balances due to other banks excepted....	146,832 84	89,962 27	174,652 45	43,572 44	63,748 28
Cash deposited bearing interest....	.....	9,800 00	.....	3,586 68	.....
<b>Total amount due from the bank..</b>	<b>671,734 19</b>	<b>475,335 07</b>	<b>686,298 97</b>	<b>391,819 73</b>	<b>491,681 45</b>
<b>RESOURCES OF THE BANK.</b>					
Gold, silver, and other coined metals in its banking house....	23,598 73	30,508 19	44,094 98	13,772 77	16,265 14
Real estate.....	.....	.....	25,000 00	.....	3,500 00
Bills of banks in this and of the other New England States.....	12,807 00	2,941 00	4,653 00	106 00	520 00
Balances due from other banks....	35,726 47	24,636 08	40,697 78	19,785 34	52,455 76
Amount of balances in other bank or banks to be applied to redemption of bills, and not bearing interest.....	26,358 29	.....	33,975 11	.....	29,427 76
Amount of all debts due, including notes, bills of exchange, and all stocks and funded debts of every description, excepting the balances due from other banks.....	573,243 70	417,249 80	537,878 10	358,155 62	389,512 79
<b>Total amount of resources of bank.</b>	<b>671,734 19</b>	<b>475,335 07</b>	<b>686,298 97</b>	<b>391,819 73</b>	<b>491,681 45</b>
Rate and amount of dividends since the last annual return, with dates.....	April, 1859, 3½ per cent., 12,250 00 Oct., 1859, 4 per cent., 14,000 00	April, 1859, 3½ per cent., 8,750 00 Oct., 1859, 3½ per cent., 8,750 00	April, 1859, 4 per cent., 12,000 00 Oct., 1859, 4 per cent., 12,000 00	April, 1859, 3 per cent., 6,000 00 Oct., 1859, 3½ per cent., 7,000 00	March, 1859, 4 per cent., 8,000 00 Sept., 1859, 4 per cent., 8,000 00
Amount of reserved profits at the time of declaring the last dividend.....	32,945 50	16,214 50	61,372 15	15,656 47	49,778 22
Amount of debts due to the bank, secured by a pledge on its stock.	3,500 00	2,000 00	.....	.....	875 00
Amount of debts due and not paid, and considered doubtful.....	.....	401 00	.....	*9,625 12	†24,242 22

\* Estimated total loss, \$4,800.

† Estimated loss, \$9,209 22.

## D 1.—Condition of the banks in Massachusetts—Continued.

	WARE.	CONWAY.	GREENFIELD.		SHELBURNE.
	Hampshire Manufacturers <sup>1</sup>	Conway.	Franklin County.	Greenfield.	Shelburne Falls.
DUE FROM THE BANK.					
Capital.....	\$350,000 00	\$150,000 00	\$200,000 00	\$200,000 00	\$100,000 00
Amount of bills in circulation of five dollars and upwards.....	187,340 00	75,110 00	87,310 00	121,335 00	48,645 00
Amount of bills in circulation of a smaller denomination than five dollars.....	56,440 00	29,004 00	24,717 00	32,527 00	19,447 00
Net profits on hand.....	37,255 28	10,887 49	27,115 90	8,166 24	3,305 09
Balances due to other banks.....	.....	.....	1,080 94	2,433 24	297 07
Cash deposited, including all sums whatsoever due from the bank not bearing interest, its bills in circulation, profits and balances due to other banks excepted.....	15,088 74	16,380 30	26,534 25	42,011 27	8,208 29
Cash deposited bearing interest.....	.....	.....	.....	.....	.....
Total amount due from the bank..	646,124 02	281,381 79	366,758 09	406,472 75	179,902 45
RESOURCES OF THE BANK.					
Gold, silver, and other coined metals in its banking house.....	24,716 32	7,320 53	8,405 49	11,900 59	6,528 22
Real estate.....	3,785 30	.....	6,662 40	7,500 00	8,759 41
Bills of banks in this and of the other New England States.....	1,026 00	2,245 92	1,889 00	3,075 00	†2,642 88
Balances due from other banks.....	.....	13,306 13	.....	*74,351 54	.....
Amount of balances in other bank or banks to be applied to redem- ption of bills, and not bearing in- terest.....	20,154 19	.....	10,135 50	.....	7,953 46
Amount of all debts due, including notes, bills of exchange, and all stock and funded debts of every description, excepting the bal- ances due from other banks.....	596,442 21	258,509 21	339,665 70	309,645 62	154,018 48
Total amount of resources of bank.	646,124 02	281,381 79	366,758 09	406,472 75	179,902 45
Rate and amount of dividends since the last annual return, with dates.....	April, 1859, 4 per cent., 14,000 00 Oct., 1859, 4 per cent., 14,000 00	April, 1859, 4 per cent., 6,000 00 Oct., 1859, 3½ per cent., 5,250 00	April, 1859, 4 per cent., 8,000 00 Oct., 1859, 4 per cent., 8,000 00	April, 1859, 4 per cent., 8,000 00 Oct., 1859, 4 per cent., 8,000 00	April, 1859, 4 per cent., 4,000 00 Oct., 1859, 4 per cent., 4,000 00
Amount of reserved profits at the time of declaring the last divi- dend.....	36,817 33	9,956 61	25,501 79	6,728 82	2,647 89
Amount of debts due to the bank, secured by a pledge on its stock.	700 00	3,900 00	260 00	.....	10,100 00
Amount of debts due and not paid, and considered doubtful.....	7,000 00	4,000 00	8,000 00	.....	.....

\* This item includes \$38,055 22, balances in other banks on interest, to be applied for the redemption of our circulation.

† Including checks.

D 1.—*Condition of the banks in Massachusetts*—Continued.

	CHICOPEE.	HOLYOKE.	MONSON.	SPRINGFIELD.	
	Cabot.	Hadley Falls.	Monson.	Agawam.	Chicopee.
<b>DUE FROM THE BANK.</b>					
Capital stock.....	\$150,000 00	\$200,000 00	\$150,000 00	\$300,000 00	\$300,000 00
Amount of bills in circulation of five dollars and upwards.....	71,378 00	105,745 00	64,700 00	105,275 00	125,790 00
Amount of bills in circulation of a smaller denomination than five dollars.....	22,633 00	18,894 00	17,503 00	45,715 00	54,779 00
Net profits on hand.....	17,012 73	21,190 60	5,464 23	20,423 93	39,952 97
Balances due to other banks.....	224 90	1,425 30	2,313 44	6,269 07	16,392 43
Cash deposited, including all sums whatsoever due from the bank, not bearing interest, its bills in circulation, profits and balances due to other banks excepted.....	25,091 76	23,900 89	7,342 57	116,893 59	126,313 16
Cash deposited bearing interest....	450 00	.....	.....	.....	.....
Total amount due from the bank..	286,790 39	371,155 79	247,323 24	594,576 59	663,227 56
<b>RESOURCES OF THE BANK.</b>					
Gold, silver, and other coined metals in its banking house....	8,701 32	8,853 53	6,637 62	15,335 55	16,224 57
Real estate.....	.....	2,000 00	6,626 62	8,087 15	7,500 00
Bills of banks in this and of the other New England States.....	328 00	150 00	161 52	10,129 00	3,490 93
Balances due from other banks....	.....	.....	9,048 81	*36,539 00	†36,594 88
Amount of balances in other bank or banks to be applied to redemption of bills, and not bearing interest.....	†10,192 51	26,892 22	.....	.....	.....
Amount of all debts due, including notes, bills of exchange, and all stocks and funded debts of every description, excepting the balances due from other banks.....	267,568 56	333,260 04	224,848 67	524,485 89	599,417 18
Total amount of resources of bank.	286,790 39	371,155 79	247,323 24	594,576 59	663,227 56
Rate and amount of dividends since the last annual return, with dates.....	April, 1859, 3 per cent., 4,500 00 Oct., 1859, 3½ per cent., 5,250 00	April, 1859, 3½ per cent., 7,000 00 Oct., 1859, 4 per cent., 8,000 00	April, 1859, 3 per cent., 4,500 00 Oct., 1859, 3½ per cent., 5,250 00	April, 1859, 3½ per cent., 10,500 00 Oct., 1859, 3 per cent., 9,000 00	April, 1859, 4 per cent., 12,000 00 Oct., 1859, 4 per cent., 12,000 00
Amount of reserved profits at the time of declaring the last dividend.....	14,693 80	19,439 14	4,086 60	18,156 89	38,055 66
Amount of debts due to the bank, secured by a pledge on its stock..	.....	950 00	1,450 00	.....	1,500 00
Amount of debts due and not paid, and considered doubtful.....	1,500 00	.....	.....	9,294 00	.....

\* Payable on demand, \$33,847 13.

† Answer to 12th and 13th questions.

‡ Payable on demand, with interest.

## D 1.—Condition of the banks in Massachusetts—Continued.

	SPRINGFIELD.			WESTFIELD.	
	John Hancock.	Pynchon.	Springfield.	Hampden.	Westfield.
DUE FROM THE BANK.					
Capital stock.....	\$150,000 00	\$150,000 00	\$300,000 00	\$150,000 00	\$150,000 00
Amount of bills in circulation of five dollars and upwards.....	83,410 00	89,490 00	122,250 00	98,245 00	84,675 00
Amount of bills in circulation of a smaller denomination than five dollars.....	21,547 00	44,749 00	44,681 00	23,584 00	20,355 00
Net profits on hand.....	6,523 17	16,435 67	25,929 60	20,563 45	4,848 30
Balances due to other banks.....	2,384 94	5,521 44	984 99	370 36	17 61
Cash deposited, including all sums whatsoever due from the bank not bearing interest, its bills in circulation, profits and balances due to other banks excepted.....	53,625 01	64,062 96	53,466 12	42,206 54	31,442 01
Cash deposited bearing interest.....					19,893 42
Total amount due from the bank..	317,490 12	370,259 07	547,311 71	334,969 35	311,231 34
RESOURCES OF THE BANK.					
Gold, silver, and other coined metals in its banking house.....	15,468 97	6,412 71	11,528 72	7,993 49	4,816 34
Real estate.....	13,536 50	17,487 31	7,200 00	8,140 74	8,992 54
Bills of banks in this and of the other New England States.....	396 00	1,794 00	104 00	3,282 00	1,499 00
Balances due from other banks.....	26,292 73	3,000 00	2,796 44	14,409 29	5,000 00
Amount of balances in other bank or banks to be applied to redemption of bills, and not bearing interest.....		41,704 63	22,234 20	26,187 47	9,393 75
Amount of all debts due, including notes, bills of exchange, and all stocks and funded debts of every description, excepting the balances due from other banks.....	261,795 92	299,860 42	503,448 35	274,956 36	281,529 71
Total amount of resources of bank.	417,490 12	370,259 07	547,311 71	334,969 35	311,231 34
Rate and amount of dividends since the last annual return, with dates. ....	April, 1859, 3 per cent., 4,500 00 Oct., 1859, 3½ per cent., 5,250 00	April, 1859, 4 per cent., 6,000 00 Oct., 1859, 4 per cent., 6,000 00	April, 1859, 3½ per cent., 10,500 00 Oct., 1859, 3½ per cent., 10,500 00	April, 1859, 4 per cent., 6,000 00 Oct., 1859, 4 per cent., 6,000 00	April, 1859, 3 per cent., 4,500 00 Oct., 1859, 3 per cent., 4,500 00
Amount of reserved profits at the time of declaring the last dividend.....	6,080 05	14,482 53	22,896 24	19,018 32	3,890 91
Amount of debts due to the bank, secured by a pledge on its stock..	11,821 00	4,250 00			3,120 00
Amount of debts due and not paid, and considered doubtful.....	3,908 86		5,200 00	293 00	4,608 26

## D 1—Condition of the banks in Massachusetts—Continued.

	ADAMS.	GREAT BARRINGTON.	LEE.	PITTSFIELD.	
	Adams.	Mahaiwe.	Lee.	Agricultural.	Pittsfield.
<b>DUE FROM THE BANK.</b>					
Capital stock.....	\$350,000 00	\$200,000 00	\$300,000 00	\$200,000 00	\$500,000 00
Amount of bills in circulation of five dollars and upwards.....	153,130 00	110,450 00	85,820 00	82,125 00	353,575 00
Amount of bills in circulation of a smaller denomination than five dollars.....	40,118 00	28,976 00	47,093 00	38,534 00	95,433 00
Net profits on hand.....	4,319 04	27,478 49	8,081 85	38,794 88	7,905 11
Balances due to other banks.....	7,885 21	15,200 22	11,180 72	8,319 46	27,266 16
Cash deposited, including all sums whatsoever due from the bank not bearing interest, its bills in circulation, profits and balances due to other banks excepted...	41,660 72	31,662 10	37,413 68	74,323 55	98,890 58
Cash deposited bearing interest.....	3,463 00	.....	.....	.....	.....
Total amount due from the bank...	600,575 97	413,766 81	489,589 25	442,096 89	1,083,069 85
<b>RESOURCES OF THE BANK.</b>					
Gold, silver, and other coined metals in its banking house.....	7,080 54	6,136 10	6,958 62	8,965 70	12,491 70
Real estate.....	8,815 00	2,733 92	10,000 00	8,800 00	13,767 14
Bills of banks in this and of the other New England States....	925 00	6,826 60	410 00	1,469 00	2,667 00
Balances due from other banks.....	.....	11,026 52	.....	18,300 66	77,542 94
Amount of balances in other bank or banks to be applied to redemption of bills, and not bearing interest.....	56,796 24	*25,999 22	32,220 85	50,562 69	105,518 14
Amount of all debts due, including notes, bills of exchange, and all stocks and funded debts of every description, excepting the balances due from other banks.....	526,959 19	361,044 45	439,999 78	353,998 84	870,782 93
Total amount of resources of bank.	600,575 97	413,766 81	489,589 25	442,096 89	1,083,069 85
Rate and amount of dividends since the last annual return, with dates.....	April, 1859, 4 per cent., 14,000 00 Oct., 1859, 4 per cent., 14,000 00	April, 1859, 4 per cent., 8,000 00 Oct., 1859, 4 per cent., 8,000 00	April, 1859, 4 per cent., 12,000 00 Oct., 1859, 4 per cent., 12,000 00	April, 1859, 4 per cent., 8,000 00 Oct., 1859, 4 per cent., 8,000 00	April, 1859, 4 per cent., 20,000 00 Oct., 1859, 4 per cent., 20,000 00
Amount of reserved profits at the time of declaring the last dividend.....	5,032 26	25,973 30	6,947 11	37,083 60	3,004 51
Amount of debts due to the bank, secured by a pledge on its stock.....	.....	.....	4,500 00	.....	8,500 00
Amount of debts due and not paid, and considered doubtful.....	.....	.....	5,000 00	20,000 00	.....

\* Payable on demand, with interest.



D 1.—*Condition of the banks in Massachusetts*—Continued.

	STOCKBRIDGE.	CANTON.	DEDHAM.	DORCHESTER.	
	Housatonic.	Neponset.	Dedham.	Blue Hill.	Mattapan.
<b>DUE FROM THE BANK.</b>					
Capital stock.....	\$200,000 00	\$100,000 00	\$300,000 00	\$150,000 00	\$100,000 00
Amount of bills in circulation of five dollars and upwards.....	79,960 00	58,095 00	98,073 00	56,780 00	23,935 00
Amount of bills in circulation of a smaller denomination than five dollars.....	26,541 00	19,346 00	29,847 00	13,643 00	9,364 00
Net profits on hand.....	2,190 31	19,159 27	46,876 61	6,351 34	8,426 03
Balances due to other banks.....	13,443 98	.....	576 60	.....	.....
Cash deposited, including all sums whatsoever due from the bank not bearing interest, its bills in circulation, profits and balances due to other banks excepted....	32,763 13	32,693 17	51,418 34	67,481 82	35,585 56
Cash deposited bearing interest.....	.....	.....	12,359 08	.....	.....
Total amount due from the bank ..	354,898 42	229,293 44	539,150 63	294,615 56	177,310 59
<b>RESOURCES OF THE BANK.</b>					
Gold, silver, and other coined metals in its banking house....	8,887 23	6,055 02	20,142 49	20,908 52	7,228 61
Real estate.....	2,500 00	.....	.....	6,000 00	6,000 00
Bills of banks in this and of the other New England States.....	2,896 00	3,757 16	3,568 00	1,587 00	31 00
Balances due from other banks....	17,358 35	3,082 98	3,390 22	.....	14,175 30
Amount of balances in other bank or banks to be applied to redemption of bills, and not bearing interest.....	3,000 00	16,445 91	10,077 89	21,735 71	.....
Amount of all debts due, including notes, bills of exchange, and all stocks and funded debts of every description, excepting the balances due from other banks.....	320,256 84	199,952 37	501,972 03	244,384 33	149,875 68
Total amount of resources of bank.	354,898 42	229,293 44	539,150 63	294,615 56	177,310 59
Rate and amount of dividends since the last annual return, with dates.....	April, 1859, 3½ per cent., 7,000 00 Oct., 1859, 3 per cent., 6,000 00	April, 1859, 4 per cent., 4,000 00 Oct., 1859, 4 per cent., 4,000 00	Nov., 1858, 4 per cent., 12,000 00 May, 1859, 4 per cent., 12,000 00	April, 1859, 4 per cent., 6,000 00 Oct., 1859, 4 per cent., 6,000 00	April, 1859, 4 per cent., 4,000 00 Oct., 1859, 4 per cent., 4,000 00
Amount of reserved profits at the time of declaring the last dividend.....	171 42	18,042 59	32,636 45	4,885 31	11,900 00
Amount of debts due to the bank, secured by a pledge on its stock.....	.....	200 00	718 00	.....	.....
Amount of debts due and not paid, and considered doubtful....	1,391 33	.....	500 00	3,750 00	.....

D 1.—*Condition of the banks in Massachusetts—Continued.*

	QUINCY.		RANDOLPH.	ROXBURY.	
	Mt. Wollaston.	Quincy Stone.	Randolph.	People's.	Rockland.
<b>DUE FROM THE BANK.</b>					
Capital stock .....	\$150,000 00	\$150,000 00	\$150,000 00	\$150,000 00	\$150,000 00
Amount of bills in circulation of five dollars and upwards .....	37,460 00	51,560 00	68,400 00	56,405 00	41,600 00
Amount of bills in circulation of a smaller denomination than five dollars .....	14,234 00	12,893 00	20,508 00	21,502 00	28,513 00
Net profits on hand .....	7,195 87	15,043 57	53,629 91	12,508 58	7,096 02
Balances due to other banks .....	.....	.....	.....	.....	.....
Cash deposited, including all sums whatsoever due from the bank not bearing interest, its bills in circulation, profits and balances due to other banks excepted ....	70,754 03	63,276 55	103,891 19	105,445 97	87,962 67
Cash deposited bearing interest .....	.....	.....	.....	.....	.....
Total amount due from the bank ..	279,643 90	292,773 12	396,429 10	345,861 55	315,171 69
<b>RESOURCES OF THE BANK.</b>					
Gold, silver, and other coined metals in its banking house ....	10,579 83	7,508 46	14,078 15	40,297 92	15,973 68
Real estate .....	.....	5,000 00	.....	3,772 68	.....
Bills of banks in this and of the other New England States ....	2,482 20	4,524 41	512 00	785 00	9,334 44
Balances due from other banks .....	.....	.....	71,338 19	.....	.....
Amount of balances in other bank or banks to be applied to redemption of bills, and not bearing interest .....	1,165 95	5,575 91	3,000 00	9,845 40	20,477 55
Amount of all debts due, including notes, bills of exchange, and all stocks and funded debts of every description, excepting the balances due from other banks .....	265,415 92	270,164 34	307,500 76	291,160 55	269,386 02
Total amount of resources of bank	279,643 90	292,773 12	396,429 10	345,861 55	315,171 69
Rate and amount of dividends since the last annual return, with dates .....	April, 1859, 4 per cent., 6,000 00 Oct., 1859, 4 per cent., 6,000 00	April, 1859, 4½ per cent., 6,750 00 Oct., 1859, 4½ per cent., 6,750 00	April, 1859, 5 per cent., 7,500 00 Oct., 1859, 5 per cent., 7,500 00 Ex. 5 per cent., 7,500 00	April, 1859, 4 per cent., 6,000 00 Oct., 1859, 4 per cent., 6,000 00	April, 1859 <sup>1</sup> 4 per cent., 6,000 00 Oct., 1859, 4 per cent., 6,000 00
Amount of reserved profits at the time of declaring the last dividend .....	5,832 45	14,421 55	49,320 53	11,619 90	6,406 25
Amount of debts due to the bank, secured by a pledge on its stock .....	.....	1,700 00	.....	3,000 00	700 00
Amount of debts due and not paid, and considered doubtful .....	3,543 61	550 00	.....	1,250 00	.....

## D 1.—Condition of the banks in Massachusetts—Continued.

	WEYMOUTH.	WRENTHAM.	ATTLEBOR'GH.	FAIRHAVEN.	FALL RIVER.
	Union Bank of Weymouth and Braintree.	Wrentham.	Attleborough.	Fairhaven.	Fall River.
<b>DUE FROM THE BANK.</b>					
Capital stock.....	\$150,000 00	\$150,000 00	\$100,000 00	\$300,000 00	\$350,000 00
Amount of bills in circulation of five dollars and upwards.....	70,915 00	64,964 00	26,265 00	40,085 00	103,180 00
Amount of bills in circulation of a smaller denomination than five dollars.....	19,072 00	16,240 00	14,119 00	9,684 00	19,573 00
Net profits on hand.....	25,815 55	7,263 21	18,783 68	4,790 03	52,931 97
Balances due to other banks .....			26 57	210 45	2,685 88
Cash deposited, including all sums whatsoever due from the bank not bearing interest, its bills in circulation, profits and balances due to other banks excepted ....	49,429 21	8,252 75	19,515 09	40,998 89	62,044 46
Cash deposited bearing interest ...					
Total amount due from the bank ..	315,231 76	246,719 96	178,709 34	395,768 37	590,415 31
<b>RESOURCES OF THE BANK.</b>					
Gold, silver, and other coined metals in its banking house .....	9,298 88	11,321 50	1,980 82	17,701 47	11,223 36
Real estate.....	6,000 00	1,000 00	7,500 00	3,000 00	8,000 00
Bills of banks in this and of the other New England States.....	3,357 00	909 00	1,876 85	1,770 00	1,099 54
Balances due from other banks.....		2,605 38	5,697 79	18,212 17	11,581 60
Amount of balances in other bank or banks to be applied to redemption of bills, and not bearing interest .....	*15,099 00	19,768 06	3,000 00	2,560 47	39,234 97
Amount of all debts due, including notes, bills of exchange, and all stocks and funded debts of every description, excepting the bal- ances due from other banks.....	281,478 88	211,116 02	158,653 88	352,524 26	519,275 84
Total amount of resources of bank.	315,231 76	246,719 96	178,709 34	395,768 37	590,415 31
Rate and amount of dividends since the last annual return, with dates .....	April, 1859, 4 per cent., 6,000 00 Oct., 1859, 4 per cent., 6,000 00	Nov., 1858, 3 per cent., 4,500 00 May, 1859, 3 per cent., 4,500 00	..... .....	April, 1859, 3 per cent., 9,000 00 Oct., 1859, 3 per cent., 9,000 00	April, 1859, 3 3-7 per cent., 12,000 00 Oct., 1859, 4 per cent., 14,000 00
Amount of reserved profits at the time of declaring the last divid- end.....	21,115 05	6,515 43	.....	2,496 05	49,654 35
Amount of debts due to the bank, secured by a pledge on its stock.	600 00	.....	.....	4,770 00	4,000 00
Amount of debts due and not paid, and considered doubtful.....	1,352 28	7,227 48	.....	.....	.....

\* Of which \$3,812 92 is bearing interest.

## D 1.—Condition of the banks in Massachusetts—Continued.

	FALL RIVER.			NEW BEDFORD.	
	Massasoit.	Metacomet.	Wamsutta.	Bedford Commercial.	Marine.
<b>DUE FROM THE BANK.</b>					
Capital stock .....	\$200,000 00	\$600,000 00	\$100,000 00	\$600,000 00	\$600,000 00
Amount of bills in circulation of five dollars and upwards .....	49,805 00	107,521 00	37,955 00	101,330 00	154,860 00
Amount of bills in circulation of a smaller denomination than five dollars .....	7,836 00	24,695 00	15,453 00	18,242 00	31,063 00
Net profits on hand .....	20,056 79	47,645 07	5,548 67	18,965 24	46,166 88
Balances due to other banks .....	271 62	4,253 64	.....	19,961 52	.....
Cash deposited, including all sums whatsoever due from the bank not bearing interest, its bills in circulation, profits and balances due to other banks excepted ....	50,551 53	71,664 57	26,939 35	124,260 29	212,414 36
Cash deposited bearing interest .....	.....	.....	.....	8,000 00	8,000 00
Total amount due from the bank ..	328,520 94	855,779 28	185,896 02	890,759 05	1,052,504 24
<b>RESOURCES OF THE BANK.</b>					
Gold, silver, and other coined metals in its banking house .....	8,861 56	12,370 18	6,033 26	9,854 76	27,021 71
Real estate .....	.....	.....	.....	16,800 00	11,283 00
Bills of banks in this and of the other New England States .....	8,171 57	7,205 09	1,468 20	3,397 00	625 00
Balances due from other banks .....	.....	.....	17,486 44	58,502 65	.....
Amount of balances in other bank or banks to be applied to redemption of bills, and not bearing interest .....	13,591 43	11,228 70	.....	4,032 05	76,687 66
Amount of all debts due, including notes, bills of exchange, and all stocks and funded debts of every description, excepting the balances due from other banks .....	297,896 38	824,975 31	160,908 12	797,872 58	936,886 87
Total amount of resources of bank ..	328,520 94	855,779 28	185,896 02	890,759 05	1,052,504 24
Rate and amount of dividends since the last annual return, with dates .....	Jan., 1859, 3½ per cent., 7,000 00	Jan., 1859, 3½ per cent., 21,000 00	Jan., 1850, 3½ per cent., 3,500 00	April, 1859, 3 per cent., 18,000 00	April, 1859, 3½ per cent., 21,000 00
	July, 1859, 3½ per cent., 7,000 00	July, 1859, 3½ per cent., 21,000 00	July, 1859, 3 per cent., 3,000 00	Oct., 1859, 3 per cent., 18,000 00	Oct., 1859, 3½ per cent., 21,000 00
Amount of reserved profits at the time of declaring the last dividend .....	15,162 54	32,158 90	3,157 00	15,765 88	43,628 80
Amount of debts due to the bank, secured by a pledge on its stock ..	700 00	.....	.....	.....	1,700 00
Amount of debts due and not paid, and considered doubtful .....	1,400 00	.....	1,500 00	606 00	3,973 98

## D 1.—Condition of the banks in Massachusetts—Continued.

	NEW BEDFORD.		TAUNTON.		
	Mechanics'.	Merchants'.	Bristol County.	Machinists'.	Taunton.
DUE FROM THE BANK.					
Capital stock.....	\$600,000 00	\$600,000 00	\$350,000 00	\$200,000 00	\$400,000 00
Amount of bills in circulation of five dollars and upwards.....	124,453 00	191,905 00	91,885 00	83,490 00	140,485 00
Amount of bills in circulation of a smaller denomination than five dollars .....	17,609 00	36,946 00	45,874 00	30,712 00	52,788 00
Net profits on hand .....	26,073 09	77,161 80	50,338 36	58,818 87	64,334 56
Balances due to other banks .....	444 33	9,179 29	2,957 92	11 19	5,970 53
Cash deposited, including all sums whatsoever due from the bank not bearing interest, its bills in circulation, profits and balances due to other banks excepted .....	101,540 12	233,553 59	113,000 24	60,917 13	194,288 76
Cash deposited bearing interest.....	19,704 16	8,000 00	.....	.....	.....
Total amount due from the bank...	889,823 70	1,156,745 68	654,055 52	433,949 19	857,866 85
RESOURCES OF THE BANK.					
Gold, silver, and other coined metals in its banking house .....	17,733 54	13,416 61	14,018 79	6,550 11	18,448 96
Real estate .....	9,000 00	8,000 00	10,000 00	.....	10,000 00
Bills of banks in this and of the other New England States.....	520 00	321 00	5,257 63	12,624 82	3,142 00
Balances due from other banks.....	471 50	.....	.....	14,761 59	118 31
Amount of balances in other bank or banks to be applied to redemption of bills, and not bearing interest .....	16,341 97	37,116 05	10,917 03	14,061 72	50,151 64
Amount of all debts due, including notes, bills of exchange, and all stocks and funded debts of every description, excepting the balances due from other banks.....	845,756 69	1,097,892 02	613,862 07	385,950 95	776,005 94
Total amount of resources of bank.	889,823 70	1,156,745 68	654,055 52	433,949 19	857,866 85
Rate and amount of dividends since the last annual return, with dates .....	April, 1859, 3 per cent., 18,000 00 Oct., 1859, 3 per cent., 18,000 00	April, 1859, 3½ per cent., 21,000 00 Oct., 1859, 3½ per cent., 21,000 00	April, 1859, 4 per cent., 14,000 00 Oct., 1859, 4 per cent., 14,000 00	.....	April, 1859, 4 per cent., 16,000 00 Oct., 1859, 4 per cent., 16,000 00
Amount of reserved profits at the time of declaring the last dividend .....	23,334 87	71,164 79	48,331 35	33,396 81	60,207 00
Amount of debts due to the bank, secured by a pledge on its stock .....	.....	400 00	500 00	.....	2,500 00
Amount of debts due and not paid, and considered doubtful .....	.....	.....	6,200 00	70,163 94	5,000 00

## D 1.—Condition of the banks in Massachusetts—Continued.

	ABINGDON.	HINGHAM.	N. BRIDGE-WATER.	PLYMOUTH.
	Abingdon.	Hingham.	North Bridge-water.	Old Colony.
<b>DUE FROM THE BANK.</b>				
Capital stock .....	\$150,000 00	\$140,000 00	\$100,000 00	\$210,000 00
Amount of bills in circulation of five dollars and upwards .....	67,200 00	92,610 00	65,655 00	124,435 00
Amount of bills in circulation of a smaller denomination than five dollars.....	20,129 00	27,098 00	18,436 00	40,237 00
Net profits on hand .....	26,341 87	8,244 06	23,213 16	9,766 72
Balances due to other banks.....				626 44
Cash deposited, including all sums whatsoever due from the bank not bearing interest, its bills in circulation, profits and balances due to other banks excepted .....				
Cash deposited bearing interest .....	28,929 15	33,857 07	40,080 99	62,417 95
				7,131 04
Total amount due from the bank.....	292,600 02	301,809 13	247,385 15	454,614 15
<b>RESOURCES OF THE BANK.</b>				
Gold, silver, and other coined metals in its banking house.....	6,702 46	14,875 10	5,226 47	11,068 37
Real estate .....	5,988 16	5,500 00		2,500 00
Bills of banks in this and of the other New England States.....	1,878 00	2,804 77	6,093 00	6,105 82
Balances due from other banks.....	5,000 00	1,875 34		55,161 85
Amount of balances in other bank or banks to be applied to redemption of bills, and not bearing interest.....	17,988 90	6,330 73	36,063 53	4,662 21
Amount of all debts due, including notes, bills of exchange, and all stocks and funded debts of every description, excepting the balances due from other banks.....	255,042 50	270,423 19	199,997 15	375,115 90
Total amount of resources of bank .....	292,600 02	301,809 13	247,385 15	454,614 15
Rate and amount of dividends since the last annual return, with dates .....	April, 1859, 4 per cent., 6,000 00 Oct., 1859, 4 per cent., 6,000 00	April, 1859, 3½ per cent., 4,900 00 Oct., 1859, 3½ per cent., 4,900 00	April, 1859, 4 per cent., 4,000 00 Oct., 1859, 4 per cent., 4,000 00	April, 1859, 3½ per cent., 7,196 00 Oct., 1859, 3½ per cent., *7,350 00
Amount of reserved profits at the time of declaring the last dividend.....	21,000 00	4,739 79	19,805 63	8,013 53
Amount of debts due to the bank, secured by a pledge on its stock .....	500 00	800 00		1,230 40
Amount of debts due and not paid, and considered doubtful.....		400 00		3,500 00

\* The April dividend was paid upon \$205,600, the then capital stock.

D 1.—*Condition of the banks in Massachusetts*—Continued.

	PLYMOUTH.	WAREHAM.	FALMOUTH.	HARWICH.
	Plymouth.	Wareham.	Falmouth.	Bank of Cape Cod.
DUE FROM THE BANK.				
Capital stock .....	\$150,000 00	\$100,000 00	\$100,000 00	\$150,000 00
Amount of bills in circulation of five dollars and upwards .....	90,660 00	48,780 00	36,920 00	107,570 00
Amount of bills in circulation of a smaller denomination than five dollars .....	29,350 00	8,230 00	3,517 00	24,230 00
Net profits on hand .....	4,340 32	20,375 47	10,123 15	8,524 41
Balances due to other banks .....	.....	.....	.....	.....
Cash deposited, including all sums whatsoever due from the bank not bearing interest, its bills in circulation, profits and balances due to other banks excepted .....	35,220 09	22,762 78	9,281 98	21,011 48
Cash deposited bearing interest .....	1,398 50	.....	.....	.....
Total amount due from the bank .....	310,968 91	200,148 25	159,842 13	311,335 89
RESOURCES OF THE BANK.				
Gold, silver, and other coined metals in its banking house .....	7,712 53	5,354 51	3,153 50	7,190 95
Real estate .....	2,500 00	5,000 00	4,300 00	3,625 81
Bills of banks in this and of the other New England States .....	7,511 86	7,001 00	1,988 00	2,580 00
Balances due from other banks .....	27,774 18	.....	.....	28,712 13
Amount of balances in other bank or banks to be applied to redemption of bills, and not bearing interest .....	226 78	15,911 06	17,078 44	.....
Amount of all debts due, including notes, bills of exchange, and all stocks and funded debts of every description, excepting the balances due from other banks .....	265,243 56	166,881 68	133,322 19	269,227 00
Total amount of resources of bank .....	310,968 91	200,148 25	159,842 13	311,335 89
Rate and amount of dividends since the last annual return, with dates .....	April, 1859, 3 per cent., 4,500 00 Oct., 1859, 3 per cent., 4,500 00	Jan., 1859, 3 per cent., 3,000 00 July, 1859, 3 per cent., 3,000 00	April, 1859,  Oct., 1859, 3 per cent., 3,000 00	April, 1859, 4 per cent., 6,000 00 Oct., 1859, 3½ per cent., 5,250 00
Amount of reserved profits at the time of declaring the last dividend .....	4,184 56	19,855 21	10,112 99	7,846 91
Amount of debts due to the bank secured by a pledge on its stock .....	2,391 83	.....	1,650 00	5,550 00
Amount of debts due and not paid, and considered doubtful .....	2,736 68	.....	7,742 00	55 00



## D 1.—Condition of the banks in Massachusetts—Continued.

	PROVINCE-TOWN.	YARMOUTH.	EDGARTOWN.	NANTUCKET.
	Provincetown.	Barnstable.	Martha's Vineyard.	Pacific.
DUE FROM THE BANK.				
Capital stock .....	\$100,000 00	\$350,000 00	\$100,000 00	\$200,000 00
Amount of bills in circulation of five dollars and upwards .....	85,795 00	232,320 00	50,075 00	93,575 00
Amount of bills in circulation of a smaller denomination than five dollars .....	14,142 00	32,104 00	21,411 00	13,085 00
Net profits on hand .....	6,414 12	49,153 19	13,429 01	46,646 94
Balances due to other banks .....			186 83	
Cash deposited, including all sums whatsoever due from the bank not bearing interest, its bills in circulation, profits and balances due to other banks excepted .....	27,127 97	26,564 95	18,722 36	139,519 31
Cash deposited bearing interest .....				
Total amount due from the bank .....	233,479 09	690,142 14	203,824 20	492,826 25
RESOURCES OF THE BANK.				
Gold, silver, and other coined metals in its banking house .....	7,319 61	20,052 27	5,573 98	12,670 03
Real estate .....	3,000 00	2,000 00	5,000 00	10,000 00
Bills of banks in this and of the other New England States .....	6,004 00	40 00	374 00	9,484 00
Balances due from other banks .....	12,207 17		2,598 01	41,686 03
Amount of balances in other bank or banks to be applied to redemption of bills, and not bearing interest .....	5,000 00	73,666 90	20,444 96	18,926 92
Amount of all debts due, including notes, bills of exchange, and all stocks and funded debts of every description, excepting the balances due from other banks .....	199,948 31	594,382 97	169,833 25	400,059 27
Total amount of the resources of the bank .....	233,479 09	690,142 14	203,824 20	492,826 25
Rate and amount of dividends since the last annual return, with dates .....	April, 1859, 3½ per cent., 3,500 00 Oct., 1859, 3½ per cent., 3,500 00	April, 1859, 4 per cent., 14,000 00 Oct., 1859, 4 per cent., 14,000 00	April, 1859, 3 per cent., 3,000 00 Oct., 1859, 3 per cent., 3,000 00	April, 1859, 4 per cent., 8,000 00 Oct., 1859, 4 per cent., 8,000 00
Amount of reserved profits at the time of declaring the last dividend .....	5,080 51	46,187 42	12,730 96	44,752 53
Amount of debts due to the bank, secured by a pledge on its stock .....	6,062 00	3,230 00		
Amount of debts due and not paid, and considered doubtful .....	1,500 00	1,658 26		3,000 00

## D 1.—Condition of the banks in Massachusetts—Continued.

## AGGREGATES.

	Thirty-nine banks in Boston.	One hundred and thirty-seven banks out of Boston.	Total—One hundred and se- venty-six banks.
<b>DUE FROM THE BANKS.</b>			
Capital stock .....	\$35,931,700 00	\$28,587,500 00	\$64,519,200 00
Amount of bills in circulation of five dollars and upwards..	5,870,748 50	11,663,998 00	17,534,746 50
Amount of bills in circulation of a smaller denomination than five dollars .....	1,142,129 50	3,410,045 00	4,552,174 50
Net profits on hand .....	3,298,854 99	2,855,977 96	6,154,832 95
Balances due to other banks .....	6,571,484 49	365,557 64	6,937,042 13
Cash deposited, including all sums whatsoever due from the banks not bearing interest, their bills in circulation, profits and balances due to other banks excepted.....	19,479,049 86	8,325,649 47	27,804,699 33
Cash deposited bearing interest.....	957,397 14	486,941 41	1,444,338 55
<b>Total amount due from the banks .....</b>	<b>73,251,364 48</b>	<b>55,695,669 48</b>	<b>128,947,033 96</b>
<b>RESOURCES OF THE BANKS.</b>			
Gold, silver, and other coined metals in their banking houses.	5,803,175 87	1,729,471 22	7,532,647 09
Real estate .....	884,838 78	716,233 49	1,601,072 27
Bills of banks in this and of the other New England States.	4,708,562 12	474,897 31	5,183,459 43
Balances due from other banks .....	2,965,359 18	2,225,983 69	5,191,342 87
Amount of balances in other bank or banks to be applied to redemption of bills, and not bearing interest * .....		2,018,188 95	2,018,188 95
Amount of all debts due, including notes, bills of exchange, and all stocks and funded debts of every description, ex- cepting the balances due from other banks.....	58,889,428 53	48,527,894 82	107,417,323 35
<b>Total amount of the resources of the banks.....</b>	<b>73,251,364 48</b>	<b>55,695,669 48</b>	<b>128,947,033 96</b>
Rate and amount of dividends since the last annual return, with dates†.....	April, 1859, 1,171,450 00 Oct., 1859, 1,234,783 33	April, 1859, 1,027,071 00 Oct., 1859, 1,045,900 00	April, 1859, 2,198,521 00 Oct., 1859, 2,280,683 33
Amount of reserved profits at the time of declaring the last dividends.....	2,749,785 35	2,531,041 22	5,280,826 57
Amount of debts due to the banks, secured by pledges on their stock .....	191,630 00	265,738 51	457,368 51
Amount of debts due and not paid, and considered doubtful.	147,362 55	364,519 43	511,881 98
Amount of stocks deposited with the auditor‡.....	412,900 00		412,900 00

\* This question refers only to banks out of Boston.

† For rate of dividends, see below.

‡ This question refers only to banks organized under act of 1851, chapter 267.

## STATEMENT OF DIVIDENDS.

Average dividend of thirty-six banks in Boston, in April, (paid on \$32,760,000 capital,) is 3.57 per cent.  
 Average dividend of thirty-eight banks in Boston, in October, (paid on \$35,260,000 capital,) is 3.50 per cent.  
 is 3.67 per cent.  
 Average dividend of one hundred and thirty-three banks out of Boston, in April, (paid on \$28,000,000 capital,) is 3.67 per cent.  
 Average dividend of one hundred and thirty-four banks out of Boston, in October, (paid on \$28,087,500 capital,) is 3.72 per cent.  
 Average dividend of one hundred and sixty-nine banks in and out of Boston, in April, (paid on \$60,760,000 capital,) is 3.62 per cent.  
 Average dividend of one hundred and seventy-two banks in and out of Boston, in October, (paid on \$63,347,500 capital,) is 3.61 per cent.

The Attleborough and Machinists' banks, and the Bank of Mutual Redemption, representing a capital of \$861,700, have made no dividends in 1859. The Salem and Falmouth, none in April; and the Lighton, none in October.

By acts of the legislature of 1859, the capital stock of the North Bank, in Boston, was authorized to be increased \$250,000, of which sum \$110,000 is certified to have been paid in; that of the Atlas Bank, in Boston, was authorized to be increased, under the general act of 1851, in the sum of \$500,000, all of which is certified to have been paid in; and that of the Salem Bank was authorized to be reduced from \$250,000 to \$187,500—its present capital stock.

The Bass River Bank, of Beverly, being in the hands of receivers, no statement of its condition appears in this abstract.

The following banks have failed to return correct answers to the questions, "Balances due from other banks" and "Amount of balances, &c., for redemption of bills," the amount returned by them including both: Andover; Merchants', Newburyport; Naumkeag; Cambridge City; Chicopee; Mount Wollaston and Falmouth.

The following banks return the same answer to both questions: Danvers; City, Lynn; Asiatic; Mercantile; Cambridge; Holyoke; Hampshire Manufacturers'; Franklin County; Merchants'; New Bedford; Barnstable.

NOTE.—By reason of different interpretations of the requirements contemplated in the blank return prescribed by law, much incongruity prevails, and it is found necessary in some cases to seek explanation of the bank officers.

The meaning of questions embraced in the return should be so apparent that but one construction could attach; conceding this as self-evident, an examination of the present requirements will clearly show the desirableness of a careful revision of the form of blank.

The failure to attain uniformity of "statement" may in a few instances be attributed to inadequateness of perception on the part of those making the return; but while this is true, it is not to be denied that there is good ground for difference of opinion in regard to the intent and meaning of some of the interrogatories.

In returning the "Amount of bills in circulation of five dollars and upwards," the Lynn Mechanics'; Merchants' and Mercantile, of Salem; Appleton and Wamesit, of Lowell; Dedham; Wrentham; Cabot, of Chicopee; Mechanics', of New Bedford; and Metacomet, of Fall River, make the unit figure *less* than five. In two or three instances where dilapidated bills of five dollars have been returned to the bank of issue and redeemed at a depreciated valuation, the statements are, doubtless, correct; in the other cases, however, there is evidently an error, or a misconception of the proper form of rendering the statement.

The seventeenth question, requiring the "Amount of reserved profits at the time of declaring the last dividend," is construed by some to have reference to the sum of accumulated profits before and at the time of declaring the dividend; and by others, correctly, to mean the balance of "*reserved profits*" on hand after *deducting* the dividend.

It is desirable and proper, in all cases where, in the answer to the second interrogatory upon the blank, the unit figure is less than five, to have stated in a note upon the margin of the return the occasion of the apparent incongruity. The explanation would be inserted in the abstract, and all doubt or conjecture thereby removed.

## D 2.

*Extracts from the report of Joseph White, J. Frederic Marsh, and William D. Forbes, esqrs., bank commissioners of Massachusetts, October 15, 1859.*

The experience of the year now closed has served to add strength to the convictions heretofore expressed by us, that, taken as a whole, the banking institutions of the Commonwealth give satisfactory evidence of soundness and ability to meet the constantly increasing demands of the community for a safe and reliable currency. For the most part, a laudable desire is manifested by officers and directors so to conform, in the management of the institutions under their care, to the requirements of the banking laws, and to sound principles, as to deserve that confidence on the part of the public which alone can insure success.

This is the general rule, and so few are the exceptions, that but little is left for general remark in the way of criticism.

Occasionally, however, we have noticed violations of law, or departures from sound principles of banking, which we have not failed to mark and correct wherever found. These have had their origin, sometimes, in ignorance of the statutes, often in inadvertence or in sheer indolence; but more frequently in a desire to do a larger business than the resources of the bank allowed, or than the wants of the community where it was located required. And of some of these most frequently occurring we propose to speak.

We have had occasion to remark upon the failure of the proper officers to keep their books so written up as to be able to show the state of the bank, from the books, at a moment's warning. In some instances our examinations have been greatly protracted for this reason. This results sometimes from negligence on the part of the officer, and is then a matter of reprehension, but not unfrequently it is the result of overworking him, and is chiefly to be found in those banks where the cashier is expected to act as teller and bookkeeper, and also as general manager. It seems to us of the first importance that the books of the bank be so kept as to show at a glance its precise condition at the opening of every day's business. And to secure this end, without the liability to confusion and mistakes, there should be no lack of well-trained assistants. That is a poor policy which seeks to save a few dollars in the way of salary, by stinting the force essential to the proper conducting of institutions so important, or which dolls out to those actually employed a pittance so small as to create the ever-present consciousness, on their part, of performing unrequited labors. Not seldom have we been surprised at the scanty salaries paid to valuable officers who, for a long series of years, have performed an amount of responsible labor little understood by the uninitiated. Indeed, in every sphere, that business succeeds best, in the long run, where the labor employed receives a fair and honorable reward. Especially is this true whenever the success depends, as in the case before us, not more on the ability than on the strict integrity and the hearty and tireless devotion to their work of the agents employed. We would therefore respectfully urge upon those who may favor these pages with a perusal,

the importance, first, of providing an ample and well-paid force for the management of the banks under their charge, and then of holding their officers to a strict accountability for the prompt and full daily discharge of every duty.

And in this connexion we deem it our duty to speak of the want of care and attention to their duties, on the part of directors themselves, which we have not unfrequently noticed. This has generally, but not always, happened in the more sparsely settled communities. Residing often at some distance from the bank, it is sometimes the custom for the directors to devolve the power of making discounts upon the cashier, or upon that officer with the advice of the president or of some one of the directors—the whole board holding only monthly or quarterly meetings. It seems to us that such a practice is at variance alike with sound principles and with the plain intent of the statute. The choice of the board is determined not only by the confidence reposed in the integrity, business habits, and knowledge of banking which the persons composing it may possess, but also in their knowledge of the wants and pecuniary standing of those who reside in the same neighborhood, or are engaged in the same calling with themselves. When a bank is aided by the combined skill and efforts of various persons so situated, it cannot fail of doing business with better prospects of permanent success than when it falls into the hands of a single individual, or of a small clique of persons, however capable.

Hence the wisdom of that provision of law which limits the number below which the board may not fall. And we would remark in passing, that, in our judgment, the increase of that number from five to seven, at least, would be a wise and salutary improvement.

It seems to us that a board of directors—itsself a delegated body—cannot allow its work to be performed by delegation without a manifest dereliction of duty. And no man should accept the office who is not prepared to discharge the whole duty which such acceptance involves.

In this connexion we venture furthermore to allude again, as has been often done in previous reports, to the indifference and neglect manifested by the stockholders themselves with respect to the condition and character of the institutions which have been chartered in answer to their petitions, and for whose character they are in the last resort responsible.

Not to mention other occasions provided by law, the annual meeting furnishes to them an appropriate opportunity to make all needful investigations and reforms. Then all power and trust passes from the directors into their hands, and the responsibility rests with them to prescribe the future course of the bank. Yet it is notorious that, in very many if not a majority of instances, the number of stockholders present at these meetings scarcely exceeds that of the directors themselves. Frequently, indeed, a quorum is only obtained by hunting for men in the streets. So universal has this fact become, that the presence of any considerable number of stockholders at an annual meeting would not fail of being regarded by the directors as an extraordinary occurrence, indicative of serious dissatisfaction and alarm.

It thus has come to pass that the directors for the most part elect

themselves, and also determine the limits of their own liabilities to the bank—a circumstance which furnishes no slight ground of argument in favor of making the statute limit an inflexible one.

We are happy to be able to add, however, that in some cases it is the custom for the stockholders, by a committee chosen from their own number, to make a thorough investigation into the doings of the directors and the condition of the bank previous to each annual meeting. Let this good custom become universal, and let the meetings be fully attended, and we cannot doubt that the effect would be highly salutary.

We see no reason to change the opinion so often expressed in former reports, respecting the use of memorandum checks as a part of the cash items in the bank tills. Whether they are received for the accommodation of some favorite customer, or whether they are given by a bank officer or agent as a voucher for bills taken for circulation, in either case the practice is a bad one. We are happy to say that the past year's observation confirms the belief expressed in our last report, that the practice is falling into disuse.

Believing that this as well as numerous other practices to which we have taken exception have their origin in undue and unwise efforts to extend the circulation of the bank, and also believing that these efforts result from an exaggerated estimate of the value of the circulation as a source of income, we venture to call attention to it more particularly.

It is doubtless true that the regular legitimate circulation of any bank is a valuable source of profit. The principle and its operation are simple and obvious. A customer gives to the bank his written promise to pay a given sum at a specified time, and receives in exchange its notes, or promises to pay, without interest, on demand. These notes, bearing the stamp of a chartered institution, being convertible into coin on demand, and divided into sums to suit his convenience, the customer uses as cash in his daily transactions; and for these advantages he pays interest on his own note in advance. This transaction is a simple exchange of credits, of promises to pay; and the profit accruing from it to the bank will be proportionate to the time the notes thus issued circulate without redemption. And, in general, the profits of a bank will be affected by the average amount and length of time of its legitimate circulation. We say *legitimate* circulation, and by it we mean that which results from the regular business of the bank, in its various departments, at its own counter, and with its own regular customers, and not that which is the product of the numerous adroit expedients so often resorted to, in defiance not only of sound principles of banking, but of the clear intent of the statutes.

But the issuing of notes is not the only nor the most important branch of the business of banking. United with it, under our system, is the entirely distinct in its nature and more important department of loans and discounts, and it is obvious that a due estimate of the nature and functions of each, and of their relative importance, is essential to a successful administration of the system. How far efforts may be made to extend either branch, and still a just balance



of the two be preserved, and the interests of the bank advanced, must be determined by a wise regard to the general tendency and course of business, and to the particular relations and circumstances of each institution.

One feature, especially, in the present course of trade and business, is too important to be overlooked. We refer to the change which is produced in the mode of giving and using bank credits, by the increasing facilities for rapid communication between distant sections of the country, and the accumulation of business in a few commercial centres. Now the proceeds of loans and discounts pass to the credit of the borrower on the books of the bank, the check or draft takes the place of bank notes in all important transactions, and the circulation, both in country and city, is gradually contracting to the wants of retail and daily hand-to-hand transactions only.

It is from the want of a due consideration of facts like these that not a few of our banks, as it has seemed to us, have been led into mistake and suffered inconvenience and loss. An undue estimate has been placed upon the circulation, and other and safer business has been made to bend to this. Extraordinary if not illegal expedients are resorted to to enlarge it. Loans are granted with the pledge of the borrower to aid in extending it, and often to foreign parties of doubtful credit, to the exclusion of the regular customer who is fairly entitled to the accommodation. Every day's observation has served to confirm our opinion that all expedients to force the circulation of any bank above the wants of its regular customers and of the community in which it is situated are alike useless and unwise; and in leaving this topic, we would respectfully suggest to any bank officer or director who is accustomed to load his carpet bag with the notes of his bank, and, leaving his "charge to circulation" as a voucher, to wend his daily way to State street, there to conduct the business of the bank with brokers and sharpers, that there is a safer and better as well as a more respectable way; that the same amount of time and effort expended at home in extending the circle of customers, in judiciously aiding the various branches of neighborhood business, and thus creating a circulation which will be safe and reliable, will hardly fail to result in larger dividends, greater reserved funds, and last, but not least, a higher position of his bank in the just confidence and esteem of the community.

If it be said that the local business is not and cannot be made large enough to employ the resources of the bank, the ready and natural reply is, that the time has come for the stockholders seriously to consider the question either of reducing its capital stock, or of winding up its affairs.

The practice of borrowing and lending between each other for interest in various modes has been the subject of frequent and just comment by our predecessors. We do not propose to discuss the general subject, but to allude to one of the modes which has fallen under our notice in the course of our examinations. We refer to the case in which one bank borrows of another on the pledge of its own bills, with an implied, if not an expressed, understanding that they are to be withheld from circulation during the existence of the loan. This



practice we regard as a manifest violation of chapter 224 of the laws of 1837. In support of this opinion, we give in an appendix the reply of the attorney general to our inquiries on this point.—(Appendix, No. 3.)

We have been pained to find, in several instances, a most unsatisfactory account of the blank notes, the cashier relying solely upon the receipted bills of the engraver on file, and keeping no independent account of notes received and issued. This matter has been the subject of repeated remark, both in private conversation and in the annual reports, and enough has been said. We introduce it here only to express our surprise that so little consideration should in any case be given to an account of the very highest importance.

In verifying this account we often find that parcels of blanks have been removed from the custody of the bank, by the president, to his own residence, to be signed at his leisure, and in some cases without any receipt or voucher. We respectfully insist that this practice is wholly bad. These blanks are always sought for with avidity by villains as the best means of counterfeiting, and should be guarded as securely as the issues of the bank. We earnestly urge upon directors that they firmly insist in all cases that the bills be signed and prepared for issue, by whatever officer, in the banking rooms alone.\*

As has been already noticed, the past year has been signalized by the practical introduction among us of another system of banking, under the act of 1851, entitled "An act to authorize the business of banking." This act embraces the main features of the general banking law of the State of New York, passed April 18, 1838.

Its leading principles are two: First, in respect to the mode of incorporation, this act proposes to withdraw from the legislature all applications for bank charters, and thus to remove from it the appliances to corruption which are likely to follow in the course of such applications, and to leave capital in the business of banking free to follow the law of demand and supply, as in any other branch of business; and second, in respect to the business itself, this act separates the department of issue from the other departments, and transfers it directly to the State, which, by its proper officer, assumes its functions, engraves and prints and registers the notes, and delivers them with its own countersign upon them to the bank, on the deposit by it of such securities for their ultimate redemption as the law requires, which securities the State holds for the protection of the bill-holders in case of failure by the bank to redeem them. These bills thus issued, the bank is authorized "to loan and circulate as money, accord-

\* The following notices recently found in the public prints may serve to add some weight to the above remarks:

From the Boston Advertiser, August 25, 1850:

"The house of —, president of the — Bank, was broken open on Tuesday night, and two hundred sheets of unsigned bills were stolen."

The following is a note from Thompson & Brothers, in the New York Times:

"The amount of genuine notes with forged signatures of the — Bank, already returned in Wall Street, is several thousand. This morning we received a despatch from Nashville, announcing that packages of notes of the Bank of — have been received there with forged signatures, and almost simultaneously the express brings large amounts of these in the street. This is the fourth like fraud within a fortnight."

ing to the ordinary course of banking business, as regulated by the laws and usages of this Commonwealth."

The advantage to the public claimed for this provision is the security which it gives to the bill-holders, the larger class of whom are persons "whose habits and pursuits are little suited to explore the mechanism of trade, and who are in no way qualified to ascertain the solidity of the different banks whose paper is in circulation."

The principle is not a new one. As early as 1825-'26, a period of great commercial revulsion and loss, it was earnestly advocated in England by many of her leading statesmen, and by such writers as Ricardo and McCulloch. In 1837, and at subsequent periods, Samuel Jones Loyd, in various papers of great ability, urged the separation of the issue from the banking departments in the Bank of England.\*

It was first adopted by legislative enactment in New York, as above stated; and in 1844 it received the sanction of the British Parliament in the act renewing the charter of the Bank of England, which required a transfer to the issue department of securities to the amount of £14,000,000, (of which £11,015,100 were government debt to the bank,) and authorized the bank to issue its bills only to that amount, excepting that an overissue might be made on the further transfer of an equal amount of coin or bullion.

The legislation of New York has been copied by many other States of the Union, so that not far from a moiety of the banking capital of the country is now embraced by the free banking system. That its practical working in the State of New York, for upwards of twenty-one years, has been satisfactory, is shown by the annual reports emanating from the banking department, and also by the fact that the people have incorporated into their fundamental law the following provision:

"The legislature shall provide by law for the registry of all bills or notes issued or put in circulation as money, and shall require ample security for their redemption in specie."

With us the system is an experiment, and what the result will be time will show. So satisfactory has been the experiment thus far to the stockholders and managers of the banks already organized, that they have increased the capital stock of two of them from \$600,000 to \$1,000,000 each; and while these sheets are passing into the hands of the printer, we learn that another is in process of organization in Boston, with a capital of \$1,000,000.

Doubtless experience will point out additions and amendments to the law, necessary to its more perfect working and adaptation to the business methods and wants of our community. Some which have been suggested to us we forbear to urge, for the reason that the experiment is as yet a brief one, and especially because the banking laws, in common with the body of our general laws, are passing through the ordeal of legislative revision, and what shape they will assume is not known to us, and will not be likely to come to the knowledge of the next general court in season for intelligent and safe legislation.

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\* Lord Overstone's Tracts, McCulloch's edition

## E 1.

*Aggregate of returns of all the banks of Rhode Island November 21, 1859;  
prepared by Wm. R. Watson, State auditor.*

	Thirty-eight banks in Providence.	Fifty-three banks out of Providence.	Of all the banks in the State.
<b>DUE FROM BANKS.</b>			
Capital stock actually paid in.....	\$15,113,814 00	\$5,651,519 00	\$20,765,333 00
Bills in circulation .....	2,048,828 25	1,607,667 25	3,656,495 50
Deposits on interest .....	676,725 02	55,111 47	731,836 49
Deposits not on interest .....	2,072,596 75	831,668 81	2,894,265 57
Debts due to other banks .....	1,045,913 89	77,256 84	1,123,170 73
Dividends unpaid .....	48,284 20	25,730 39	74,014 59
Net profits on hand.....	808,115 75	352,494 92	1,160,610 67
Total amount of liabilities .....	21,814,277 86	8,591,448 69	30,405,726 55
<b>RESOURCES OF THE BANKS.</b>			
Debts due from directors.....	735,297 97	753,346 46	1,488,644 43
Debts due from other stockholders .....	646,702 47	421,728 47	1,068,430 94
Debts due from all others.....	17,858,250 37	6,344,404 29	24,202,654 66
Specie actually in bank .....	334,025 47	134,180 21	468,205 68
Bills of other banks .....	964,918 48	151,086 35	1,116,004 83
Deposits in other banks.....	624,879 74	398,203 17	1,023,082 91
Its own stock held by the bank .....	57,009 18	35,933 00	92,942 18
Amount of stock in other banks.....	10,000 00	89,636 87	99,636 87
Amount of other stocks owned by the bank .....	85,250 00	29,196 00	114,446 00
Real estate.....	423,822 26	180,193 34	604,015 60
Other property .....	60,901 64	39,321 62	100,223 26
Expense account .....	13,220 28	14,218 91	27,439 19
Total amount of resources.....	21,814,277 86	8,591,448 69	30,405,726 55
<b>ADDITIONAL PARTICULARS.</b>			
Increase of capital since last return.....	513,950 00	66,200 00	580,150 00
Amount of last dividend.....	503,174 50	192,596 83	695,771 33
Reserved profits at the time of last dividend.....	555,182 26	211,214 38	766,396 64
Debts due and not paid .....	687,581 58	440,213 65	1,127,795 23
Amount of suspended paper considered bad or doubtful .....	295,971 45	56,152 55	352,124 00
Amount loaned on pledges of stock in the bank.....	419,472 31	252,531 89	672,004 20
Amount and description of stocks held as collateral security for loans.....	1,277,599 62	423,914 29	1,701,514 54

E 2.—Statement of the Rhode Island banks, prepared from returns made to the State auditor, January 2, 1860.

76

CONDITION OF THE BANKS.

Banks.	Capital.	Circulation.	Deposits.	Due other banks.	Loans.	Specie.	Bills of other banks.	Deposits in other banks.
IN PROVIDENCE.								
American.....	\$1,114,600 00	\$135,866 00	\$378,694 70	\$13,630 28	\$1,644,293 36	\$20,288 05	\$25,186 00	\$6,109 84
Arcade.....	792,000 00	58,662 00	104,280 72	12,829 30	931,974 72	6,500 00	32,554 00	7,296 73
Atlas.....	100,000 00	25,603 00	28,977 24	.....	120,575 10	3,872 66	4,720 75	5,223 96
Atlantic.....	131,300 00	27,209 00	15,870 08	165 00	170,591 39	2,780 15	1,526 18	2,400 00
Bank of N. America.....	860,000 00	95,800 00	97,258 57	363,776 77	856,031 34	22,000 00	408,720 81	62,750 44
Bank of America.....	195,600 00	33,217 00	26,836 55	.....	221,956 15	4,119 34	5,248 03	6,674 02
Bank of Commerce.....	1,466,300 00	101,859 00	177,382 99	26,216 81	1,683,876 05	50,398 47	26,565 00	50,460 89
Blackstone Canal.....	500,000 00	114,200 00	122,406 63	17,792 90	681,816 67	10,100 00	312 35	94,722 13
Butchers and Drivers.....	246,450 00	33,343 00	20,641 53	2,432 35	289,207 56	3,120 62	6,812 22	212 26
City.....	309,750 00	61,135 00	70,719 84	.....	433,391 09	5,095 61	4,883 54	16,225 69
Commercial.....	818,850 00	66,571 00	114,241 15	2,243 63	973,736 42	6,251 60	16,884 31	54,795 15
Continental.....	222,950 00	43,678 00	71,272 48	769 22	289,280 84	2,424 71	8,102 07	42,300 00
Eagle.....	500,000 00	32,992 00	47,299 74	3,217 54	583,543 45	2,691 67	6,289 40	2,831 59
Exchange.....	500,000 00	44,700 00	86,023 18	28,980 51	583,118 46	4,788 06	45,866 70	22,076 46
Globe.....	600,000 00	69,150 00	88,499 55	1,087 24	737,428 54	2,939 74	4,768 42	4,423 00
Grocers & Producers.....	153,800 00	67,350 00	38,777 47	.....	245,501 82	3,371 78	7,477 81	10,659 15
High Street.....	120,000 00	26,179 00	22,494 73	.....	161,650 84	3,128 96	4,175 41	300 00
Jackson.....	230,100 00	39,606 00	44,541 12	.....	279,927 09	3,923 52	3,073 20	12,614 65
Liberty.....	121,150 00	23,983 00	50,788 27	976 76	171,185 41	3,527 91	6,070 99	14,072 04
Manufacturers.....	500,000 00	35,592 00	45,735 97	2,928 96	549,613 86	5,876 55	13,698 31	5,687 07
Marine.....	144,400 00	17,046 00	34,100 11	654 58	178,406 82	2,041 32	7,801 11	365 41
Mechanics.....	500,000 00	48,170 00	94,757 26	2,234 50	662,910 54	5,122 91	6,792 29	17,458 17
Mechanics and Manufacturers.....	288,900 00	38,957 00	23,953 37	.....	319,477 03	4,500 00	10,326 65	13,976 96
Mercantile.....	100,000 00	38,561 00	15,115 35	.....	148,666 06	2,095 87	4,841 77	5,062 27
Merchants.....	770,850 00	16,534 00	33,944 16	170,668 95	784,547 21	27,500 00	30,900 00	74,537 02
National.....	320,500 00	83,496 75	62,255 95	42,544 95	470,339 85	9,164 71	15,217 00	48,517 47
Northern.....	228,200 00	49,206 00	49,612 61	17,584 65	320,898 97	2,374 85	20,355 00	1,850 15
Pawtuxet.....	150,000 00	14,445 00	10,320 68	.....	188,935 70	2,413 55	2,265 80	740 02
Phenix.....	380,700 00	70,389 00	75,500 63	17,639 07	520,247 47	4,690 82	11,415 36	15,638 72
Providence.....	500,000 00	112,253 00	117,939 08	123,877 58	876,093 82	41,050 37	22,709 04	32,724 11
Roger Williams.....	499,950 00	82,086 00	179,742 37	22,877 00	743,614 77	16,217 64	15,255 09	38,567 18
Smithfield Lime Rock.....	228,900 00	50,797 00	39,186 94	715 05	313,897 94	2,983 95	6,995 88	11,294 62
State.....	154,150 00	45,226 00	34,059 34	5,387 43	186,291 67	2,191 75	16,934 92	10,400 00
Traders.....	200,000 00	36,996 00	35,483 28	657 60	266,752 45	3,127 69	3,842 60	6,545 01
Union.....	500,000 00	39,714 00	77,881 81	36,191 17	629,844 19	7,500 00	22,017 41	9,773 67
Westminster.....	109,600 00	41,937 00	31,924 68	2,600 00	176,583 66	3,675 48	6,389 01	1,245 95
Weybosset.....	500,000 00	59,524 00	51,232 71	15,858 58	596,725 52	5,577 71	12,913 41	37,545 39
What Cheer.....	159,150 00	29,304 00	15,718 54	60 00	191,425 51	2,489 12	3,084 67	11,044 59
	15,208,150 00	2,011,336 75	2,635,486 88	938,597 68	19,144,354 34	315,917 14	852,971 91	759,119 78

E 2.—Statement of Rhode Island banks—Continued.

Banks.	Capital.	Circulation.	Deposits.	Due other banks.	Loans.	Specie.	Bills of other banks.	Deposits in other banks.
OUT OF PROVIDENCE.								
Aquidneck .....	\$125,500 00	\$56,540 00	\$32,915 93	\$3,492 47	\$200,979 27	\$2,842 53	\$4,248 55	\$8,262 85
Bank of Rhode Island.....	100,000 00	26,566 00	23,211 69	2,889 51	129,005 58	4,903 76	3,242 31	6,332 72
Merchants', Newport.....	100,000 00	29,899 50	31,360 89	98 43	148,068 74	3,123 66	1,889 05	1,754 02
N. E. Commercial.....	75,000 00	19,885 00	22,823 47	.....	103,604 01	3,007 72	4,290 63	4,055 70
Newport.....	120,000 00	55,056 00	28,070 12	664 00	181,581 55	4,121 79	9,154 71	11,322 58
Newport Exchange.....	60,000 00	18,583 00	20,456 44	7,152 37	91,710 73	2,199 97	1,989 09	3,494 67
Rhode Island Union.....	165,000 00	28,706 00	19,804 52	5,278 77	194,768 75	3,780 47	5,858 10	166 72
Traders', Newport.....	110,000 00	29,461 00	60,144 24	2,371 57	189,883 21	2,038 71	2,330 61	4,456 25
Ashaway.....	75,000 00	14,839 00	4,142 60	1 05	86,702 57	1,442 80	3,359 84	7,665 36
Bank of Kent.....	50,000 00	14,695 00	2,601 87	.....	60,634 34	1,836 34	2,156 70	3,311 01
Bank of Bristol.....	150,000 00	18,921 00	17,317 51	1,174 43	167,692 99	3,148 03	4,210 15	7,058 32
Centreville.....	100,000 00	25,247 00	19,094 62	1,662 93	135,115 40	2,824 79	1,478 00	302 36
Citizens', Cumberland.....	56,950 00	24,003 00	8,660 13	.....	86,325 59	2,031 14	112 00	1,657 16
Citizens' Union.....	55,675 00	19,638 00	9,887 06	.....	80,734 03	2,186 53	241 00	4,654 54
Commercial, Bristol.....	52,500 00	22,628 00	11,328 03	1,996 98	64,946 27	2,185 09	1,626 36	8,662 73
Coventry.....	100,000 00	26,987 50	13,823 59	.....	142,372 37	2,134 87	1,495 38	4,403 41
Cranston.....	37,500 00	10,367 00	9,187 29	.....	44,236 62	1,017 79	288 00	7,817 39
Cumberland.....	125,000 00	31,952 00	10,011 56	.....	149,125 82	2,225 00	617 50	13,876 49
Eagle, Bristol.....	50,000 00	31,895 00	15,379 95	695 56	86,054 48	2,986 03	941 00	19,356 44
Elmwood.....	82,650 00	10,600 00	5,945 43	.....	86,746 78	1,478 08	1,223 94	6,580 62
Exeter.....	58,844 00	12,054 00	136 00	.....	39,790 33	1,340 45	1,962 00	5,151 90
Fall River Union.....	200,000 00	40,642 00	32,405 69	1,973 16	257,294 98	2,733 66	2,658 74	24,932 41
Franklin.....	50,000 00	28,131 50	12,326 91	.....	82,849 82	2,176 09	295 76	7,395 39
Freemen's.....	65,000 00	25,453 00	8,934 39	305 65	87,915 02	1,685 00	1,140 00	11,967 94
Globe, Smithfield.....	100,000 00	27,192 00	9,085 24	950 45	117,579 10	1,589 05	6,063 93	.....
Granite.....	60,000 00	23,136 00	19,046 87	.....	77,367 26	4,063 57	2,726 00	3,094 69
Greenwich.....	62,500 00	23,701 00	3,444 60	2,004 36	85,885 14	1,981 23	1,278 60	6,285 61
Hope.....	130,000 00	20,579 00	23,239 54	458 24	183,141 39	1,364 76	2,253 00	4,200 82
Landholders'.....	150,000 00	40,785 00	10,078 67	5,924 70	196,711 51	2,273 86	309 00	64 93
Narragansett.....	50,000 00	17,704 00	7,453 46	122 44	84,200 74	2,076 75	947 94	2,328 21
N. E. Pacific.....	182,150 00	47,432 00	32,609 88	1,861 40	260,462 75	2,457 31	5,376 52	8,654 71
Niantic.....	240,100 00	47,959 00	26,764 90	3,527 06	296,312 84	3,427 09	4,114 72	21,075 06
North Kingstown.....	75,000 00	31,279 00	8,075 75	.....	101,303 99	2,043 22	1,763 00	11,200 75
North Providence.....	135,000 00	28,192 00	40,911 04	.....	196,511 05	4,193 20	2,462 00	2,996 80
People's.....	175,000 00	59,219 00	68,547 86	.....	305,953 70	2,593 36	205 78	19,572 13
People's Exchange.....	70,000 00	24,388 00	13,782 22	.....	94,376 26	1,394 36	255 00	1,903 89
Phenix, Westerly.....	150,000 00	17,425 00	10,928 15	143 11	176,536 48	2,825 12	572 72	3,117 93
Phenix Village.....	63,250 00	20,712 00	14,217 28	.....	86,131 47	2,471 36	1,936 91	7,234 42
Pocasset.....	200,000 00	67,033 00	17,109 61	3,130 92	256,414 00	5,123 28	2,462 68	35,090 86
Producers'.....	200,000 00	52,274 00	21,283 11	1,898 52	255,685 03	5,503 78	756 00	10,725 24
Railroad.....	105,600 00	25,432 00	15,630 15	1,584 91	146,709 73	1,584 73	1,636 00	.....
Richmond.....	50,000 00	31,164 00	6,530 67	.....	71,769 70	1,293 17	463 64	8,917 81

## E 2.—Statement of Rhode Island banks—Continued.

Banks.	Capital.	Circulation.	Deposits.	Due other banks.	Loans.	Specie.	Bills of other banks.	Deposits in other banks.
OUT OF PROVIDENCE—Continued.								
Rhode Island Exchange .....	\$60,000 00	\$29,464 00	\$5,055 20	\$2,728 92	\$94,370 67	\$1,387 13	\$4,832 89	\$282 89
Slater .....	150,000 00	34,998 00	41,460 37	2,646 60	219,296 63	3,514 07	5,975 46	8,871 57
Smithfield Exchange .....	100,000 00	56,662 00	8,654 62	987 96	163,851 97	3,247 23	1,599 00	.....
Smithfield Union .....	149,550 00	23,682 00	4,452 20	.....	173,520 52	2,028 42	35 00	10,308 24
Sowamset .....	71,300 00	23,154 00	5,081 04	100 00	85,296 69	1,273 05	1,227 00	3,089 69
Village .....	100,000 00	23,841 00	417 76	787 17	123,658 78	1,462 48	327 00	4,109 50
Wakefield .....	100,000 00	14,745 00	4,712 87	.....	110,205 74	2,520 90	1,254 00	4,984 77
Warren .....	200,000 00	28,981 75	16,939 47	2,766 47	252,479 09	2,590 88	1,788 00	5,616 21
Washington .....	150,000 00	34,721 00	24,698 56	2,065 69	172,209 93	3,831 79	7,059 27	18,749 34
Washington County .....	50,000 00	16,122 00	2,490 72	.....	56,907 22	1,458 41	80 00	7,927 54
Woonsocket Falls .....	186,350 00	31,332 00	19,445 82	233 82	238,544 69	3,988 33	5,129 76	128 19
Total .....	5,657,419 00	1,546,958 25	897,617 38	63,679 62	7,575,523 49	135,012 19	121,648 24	384,471 28
Aggregate of all the banks of the State.....	20,885,569 00	3,558,295 00	3,553,104 26	1,002,277 30	26,719,877 83	450,929 33	974,620 15	1,143,591 06



## E. 3.

[From the Providence Journal, February 11.]

*The Rhode Island bank defalcation.—Double defalcation of Cashier Kenyon, of the Exchange Bank.*

The community were startled yesterday morning by the announcement that Daniel C. Kenyon, the cashier of the Rhode Island Exchange Bank at East Greenwich, was a defaulter to that institution to a large amount, as well as to the East Greenwich Savings Bank, of which corporation he was treasurer. The discovery of the embezzlement was made by the cashier of the Merchants' Bank in this city. That bank had received information from New York that the bills of the Exchange Bank had been hypothecated in Wall street to raise funds. As there had been repeated charges against the bank, at the instance of the management of the Merchants' Bank, the cashier went down to East Greenwich on Thursday to satisfy himself of its actual condition. The first evidence of wrong was found in a discrepancy of a number of thousands of dollars in his account with the Merchants' Bank. But as soon as an examination of the note account was made, which disclosed a deficiency of some \$25,000, concealment was no longer possible, and he confessed to Mr. Robbins that he was a defaulter. He also confessed that he had added to the crime of stealing the still greater crime of perjury. On the 6th instant, in the return made to the State auditor of the condition of the bank, he had sworn that the circulation was \$19,268, when in fact it was \$44,000. He also swore that the deposits were only \$3,756, when they exceeded the sum of \$12,000. The whole amount of his defalcation to the bank is about \$72,000. The capital is only \$60,000.

Bill-holders will not be losers by the dishonesty of Kenyon. If the circulation is not greater than now believed, the assets of the bank will pay it as well as the deposits. But if there should be a lack of assets the stockholders, among whom are many men of large property, are personally liable for the deficiency.

Kenyon has also confessed that he has robbed the East Greenwich Savings Bank of \$36,000, one-half of the whole amount of its deposits.

These deposits were the savings of industrious poor in his neighborhood, and this faithlessness to a most sacred trust will bring upon him the execrations of many ready to perish.

The large sum which he has embezzled—\$108,000—Kenyon alleges has been wholly lost in stock speculations. He commenced his stock gambling some years ago, and was at first successful, having made \$10,000 in his early operations. His losses have been in Erie railroad and in mining stocks. His dishonesty is the more surprising as he has always borne a most excellent character, and his style of living prudent and befitting his station. His aged father, Mr. George Kenyon, well known in Kent county, is his bondsman to the bank for \$15,000. Mr. James B. Pierce, the president of the Exchange Bank, is his bondsman to the Savings Bank in the sum of \$10,000.

Governor Turner yesterday appointed Shubael Hutchins and Henry



Anthony, of this city, commissioners to make an examination of the affairs of the bank. They will at once report its condition to the supreme court, when an injunction will undoubtedly be issued, and a receiver be appointed to wind up its affairs.

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F 1.

*Report of the bank commissioners to the general assembly, May session, 1859.*

*To the honorable the general assembly of the State of Connecticut:*

The bank commissioners herewith submit their annual report.

The law of 1837, which establishes the board of bank commissioners and defines their duties, requires them to visit and examine the banks and savings banks once annually, or oftener if they deem it expedient, and report all violations of law, &c. Subsequently the same duties relating to building associations were assigned to the commissioners.

These duties the commissioners have endeavored to discharge; they have visited the several classes of institutions referred to, and have made very full examinations, but have deemed it expedient to vary the manner somewhat as compared with former years.

The duties and labors of the commissioners have been gradually augmenting for a series of years, owing to the large increase of the number of institutions placed under their charge.

There are now in this State seventy-three banks of discount, thirty-five savings banks, and thirty-nine savings banks and building associations. With the increase of numbers there is also an increase of complications and responsibilities. The laws which apply to them are not unfrequently modified, and more or less indulgence is sometimes necessary to enable them to meet the changes which are required by new laws.

The efforts of the banks to comply with the laws as they now stand have been so general, the commissioners are satisfied that the laws stand approved. If there are no changes made in them, and the institutions are held to a strict accountability, they will soon recover from past misfortunes and stand second to none in the Union.

In 1837 the circulation of the banks amounted to about \$4,000,000; from that time to 1852, a period of fifteen years, it gradually increased to a fraction over \$7,000,000, when in 1853 it suddenly increased to \$11,217,630, and the banks maintained it for two years, but suddenly, in 1855, it fell to \$6,833,388; and the following year it again increased to over \$9,000,000, which increase was sustained for two years, when, with the panic of 1857, it declined to about \$4,000,000, near which point it stood at our last annual report, and varied but little from the average circulation during the years from 1844 to 1849 inclusive. At the close of our present report the circulation of all the banks amounts to \$7,555,369.

The law of last year, which confines the circulation of the banks to

seventy-five per cent. of their capital, was placed upon the statute-book at a time and under circumstances which have worked no evil, and will prove very beneficial, and prevent the embarrassments which always, sooner or later, follow an immoderate use of credit in the form of circulating notes.

States and communities rarely over trade, unless the example is first set and the means are furnished by the banks; and hence the great importance of the legislature keeping a watchful eye upon the circulating medium and over the institutions which furnish it.

The commissioners have felt it to be their duty to continue to restrain such institutions as have, in their judgment, strayed so far from the statute laws as to endanger the public and disgrace the State by an unreliable currency, and in the discharge of this duty have found it necessary to institute legal proceedings against several banks, the first of which was

#### THE WOODBURY BANK OF WOODBURY.

This institution was chartered in 1851, and proceeded until 1853, when it was enjoined, having become greatly embarrassed by reason of the fictitious character of much of the original payments upon its capital stock and losses. After remaining for a series of months in the hands of receivers, its friends, under the belief that but one-half of its capital would be lost, applied to the court for release, and proposed to place in the bank \$50,000 to supply the deficiency created by its admitted losses.

The court and the then commissioners were willing to respond to the call made upon them, and the bank was accordingly restored.

In June last, however, the commissioners became satisfied that the losses of the bank had been underrated, and that the whole of the original capital was lost, and could not be recovered.

A careful investigation into the manner in which the \$50,000 was added to the bank after its release, to make up the assumed deficiency, satisfied the commissioners that it was not in conformity to law, and that it stood as a preferred stock; thus avoiding the formality of having their old stock reduced, and the new stock subscribed and added, so as to establish equality among the stockholders.

The bank had also neglected to provide for the redemption of its circulating notes in New York or Boston, in conformity with the established usage of the banks of this State, and its currency was and had been to a greater or less extent uniformly depreciated.

Under these circumstances the commissioners made a special visit to the bank, and, after a careful investigation and valuation of its assets, they found the following facts:

That the assets which represented the original capital of \$100,000 were nearly worthless; that the bank then had a circulation outstanding of about \$73,000; that the \$50,000 paid in, upon the release of the bank, had of necessity been used to redeem its old circulation, and that the bank was insolvent to the extent of about \$15,000, if all their circulation was provided for.

The commissioners, therefore, applied to Judge Hinman, one of the judges of the supreme court of errors, for an injunction, which was

granted early in June last, and the bank was placed in the hands of Messrs. George C. Woodruff, of Litchfield, and Lewis Judd, of Woodbury, as receivers. The time allowed for the presentation of claims was limited to January 1, 1859, at which time claims of bill-holders amounting to about \$60,000 had been presented, leaving still outstanding about \$15,000, which is barred and unprovided for, unless the court should open the case and extend the time for presenting claims.

The assets collected by the receivers, after paying expenses, have enabled them to pay a dividend of 80 per cent. upon such claims for bills as were allowed, and there is a reasonable prospect of a further dividend of 20 per cent., which, if paid, will pay in full all the bills presented.

In justice to the officers and directors of the bank, it should be stated that they intended no wrong or injustice, but have acted in good faith, and under the belief that the old assets of the bank would not prove to be worthless.

#### THE LITCHFIELD BANK OF LITCHFIELD.

This bank was chartered in 1856, and its charter was amended in 1857, so as to enable it to be organized, when \$100,000 was subscribed, and \$50,000 was paid in.

The stock was subscribed for under the amendment referred to in August, 1857, in the manner stated in our report of last year, to which the legislature is now referred.

The commissioners being then crowded with other cases, and pressed for time, no more could be done than report such facts as they could establish to be true, and leave the case for such action as the legislature should deem wise and just.

The legislature adjourned without making any disposition of the case, which left it still in the hands of the commissioners, and they, as soon as released from their other duties, proceeded to trace out the history and doings of the bank. It was evident to them that the representations of its officers, alluded to in the report, that \$50,000 of capital had been paid in, was not reliable.

Being possessed of a complete list of all the discounted notes held by the bank, careful inquiry was personally made in New York for the drawers and indorsers of the notes, and, after devoting several weeks of time to these investigations, it was found impossible to trace out a large number of the drawers and indorsers; and, so far as they were found, they proved to be irresponsible and worthless.

It then became evident that a majority of the names not traced out were fictitious, and that some person or persons must have been engaged in the preparation or manufacture of notes, by the use of names which were fictitious and fraudulent.

Under these circumstances it was deemed necessary to pursue the matter, which was accordingly done, and resulted in establishing the fact that the Litchfield Bank was really under the control of parties in New York, who were identical with the originators of the Suffolk Bank of New York, a bogus concern, which was then in the hands of

receivers, and that a large number of the notes discounted, and then in the Litchfield Bank, were fictitious, and were prepared or furnished by one of the late clerks of the fraudulent bank alluded to. His bill, in his own handwriting, for furnishing the same at \$2 per \$1,000, is now in the hands of the commissioners.

With these facts established, as also many others not necessary now to narrate, the commissioners proceeded against the bank, by an application for an injunction addressed to Judge Ellsworth, one of the judges of the supreme court of errors, who at once enjoined the bank in an absolute and positive manner, on the 26th day of August last.

Upon the hearing of the case a few days after, upon the testimony offered by the bank and its friends in Litchfield, the court modified the injunction granted, so as to allow the directors, under the supervision of the commissioners, to attempt the reorganization of the bank, with instructions to close up certain transactions in New York, and report to the court at a future day.

The commissioners, having no confidence in the integrity of the cashier, demanded of him the keys of the bank, before the party left Hartford for Litchfield, and placed them in the hands of the president, who was informed that he would be held responsible for the safe-keeping of the assets of the bank.

A few days prior to said injunction a western banker and his friend had bought a controlling interest in the bank, amounting to \$51,000, for which they paid in cash \$10,000, and gave their notes for \$41,000, which the bank then held.

On the return of the bank officers to Litchfield they, with the western banker, left Litchfield for New York, taking with them nearly all the assets of the bank, including the \$41,000 notes referred to, and which were not returned to the bank. They also, while in New York, sold a large claim of \$42,000, represented principally by the fictitious notes referred to in a prior part of this report, for \$31,500, taking in payment therefor \$28,500 of notes on time, signed by other parties, all of which notes have since matured and remain unpaid.

The remaining \$3,000 was paid in worthless stock of a coal company.

The officers of the bank, with the knowledge of one of the directors, also surrendered to the two western bankers their notes and received back the stock of the bank they had purchased, and also returned them the \$10,000 of money which they had paid into the bank—all of which was done covertly and was denied under oath, even after the commissioners, by their investigations, had ascertained the facts stated to be true.

The commissioners then took possession of the bank, for the purpose of holding its books and papers within their reach until, by their investigations and researches, they could ascertain all the facts and transactions relating to the case, in order to lay the same before the court; but before they were prepared to do so, the safe of the bank was entered by an extra key, or otherwise, and \$400 of gold was abstracted therefrom.

As soon as the case could be prepared it was laid before the court, with such facts as could reasonably be incorporated in the report;

whereupon the court granted a final injunction, placing the bank in the hands of Messrs. F. E. Harrison, of New Haven, and Abijah Catlin, of Harwinton, as receivers, and limited the time for the presentation of claims to April 1, 1859.

The total claims against the bank amounted to about \$43,000, of which \$17,500 was their bills in circulation. No adequate provision for this indebtedness can yet be made by the receivers.

Before the commissioners could close their investigations and court of inquiry, the cashier, E. L. Houghton, left the State, but was subsequently procured, under a requisition from Governor Buckingham upon the governor of New York, and held to bail for trial. His case, together with many suits by the receivers to secure the assets of the bank, is now in court.

The time and expenditure of money involved in pursuing this fraudulent bank, and tracing out the parties connected with it in New York and elsewhere, together with the lengthy court of inquiry held by the commissioners at Litchfield, involves in all not far from \$500, and for the payment of which no adequate provision has been made.

#### THE HATTERS' BANK OF BETHEL.

On the 9th day of August last the vault of the Hatters' Bank was skilfully undermined, an entrance was effected from the bottom to the interior, and its entire assets, with the exception of its bills receivable, were stolen. Its losses were :

In bills of the bank.....	\$78,721
In bills of other banks.....	1,500
In specie.....	6,310
	<hr/>
Making a total loss of.....	86,531
	<hr/>

The commissioners immediately visited the bank, and deemed it expedient, for the safety of the public and also for its stockholders, to put the bank into the hands of receivers.

They accordingly made application to Judge Park, then holding court at Danbury, for an injunction, and a hearing was had on the 12th of August.

The petition was granted, and Frederick S. Wildman and William A. Judd, esqrs., were appointed receivers, and the time for presenting claims limited to the 20th of November, 1858. At the time of the robbery the bank had an outstanding legitimate circulation of about \$41,916. Subsequent to the injunction the officers of the bank succeeded by a reward, and through the efforts of the police in New York city, in recovering about \$60,000 of the stolen circulation, leaving still outstanding \$18,700 of the stolen bills, which, added to the legitimate circulation outstanding, made its liabilities for the same about \$60,000.

There was presented and paid off by the receivers about \$45,000 of the circulation, leaving still in the hands of the public \$15,000, a portion of which is no doubt stolen circulation.



In March last the bank was released from the injunction, having complied with all the orders of the court. The stockholders and directors, in pursuance of the statutes in such case made and provided, called upon the commissioners for an appraisal of the remaining assets of the bank, and a reduction of its capital stock, which was had, and after charging the bank with its still outstanding circulation, the stock was valued at the sum of \$60,000, to which sum the capital stock was then reduced, and the bank will make application to your honorable body for an approval of the same.

The three cases above referred to are all the banks enjoined during the last fiscal year.

Of those enjoined the previous year, we speak in the order in which they appear in the last report.

The Bank of Hartford County, which was restored with a capital of \$300,000, reduced from \$600,000, has been under the management of a new board of directors and a new president.

While it is due to them to say that they have managed wisely, and have pursued the assets of the bank with great zeal, they have not yet succeeded in restoring the bank to a condition which would justify the payment of a dividend, and no dividend will be attempted by the present managers until the same can be done under a full compliance with the statutes.

The Bank of North America remains in the hands of the court, having paid off most of its circulation and provided for the remainder, and is subject to such further orders and decrees as the court shall make, unless the legislature should themselves dispose of it by a repeal of its charter.

The Exchange Bank of Hartford, which was restored by the court last year, has, under the new cashier, greatly improved in its affairs. A large amount of its assets have become available, and collections have been made to such an extent that we see no reason to doubt its ability to resume the payment of dividends within a reasonable time.

The Charter Oak Bank of Hartford, which follows next in order, has also greatly improved, and its managers claim that its losses will be light. In this, and the omission to pass a single dividend, the commissioners do not concur with them. We regret also to add, that they still continue the payment of interest on a portion of their deposits, and also that they deal in protected circulation, all of which is in direct violation of law.

The Mercantile Bank of Hartford has resumed its position with great promptness, and its dealings are now believed to be strictly legal; the time, however, has not arrived for resuming its dividends, and we are assured that they will not part with their earnings until their losses are fully ascertained and provided for.

The case of the Colchester Bank has until recently remained as it stood when reported last year.

The return of S. F. Jones, jr., its first cashier, to this State, by process of law, and the possession of formidable facts connected with the history of the bank while under his control, has induced, as we learn, a compromise of the claims due the bank from himself and also from

Simeon Leland & Co., of New York, by the payment in all of about \$28,000 out of about \$54,000 honestly due the bank.

There is still outstanding and in the hands of the public a large amount of circulation, which is ruled out by the failure of the holders to get the same into the hands of the receivers before the time limited for presenting claims expired.

Parties holding the circulation of this bank frequently apply to the commissioners for relief, and complain justly of the short time allowed for the presentation of claims.

The Granite Bank of Voluntown has been closed up by the receiver, who, we understand, has succeeded in procuring the outstanding circulation to be surrendered to him by the parties to the fraud.

The several persons indicted for participating in this illegal and fraudulent concern have escaped punishment. Two of them turned State's evidence, leaving two others, who, after trial, were acquitted; but how such a result was brought about, while the facts in the case were so clear and within proof, we are not informed.

After the rising of the legislature last year, the commissioners revised their edition of the banking laws of the State, and having caused the same to be reprinted they forwarded one or more copies to each of the banks, believing that the many cases of violation of law reported last year, and the scrutiny commenced by the legislature, would lead the managers of banks to avoid digressions, and prompt them to meet all the requirements of law, if again advised of its requirements.

In this, however, we regret to say, we are to some extent disappointed, and, guided by our oath of office, we find ourselves obliged to add to this report a list of special cases.

Under the 235th section, page 237 of the Revised Statutes, it is provided that, in case any cashier shall neglect to give bonds for thirty days after his appointment, his office shall become vacant.

The Bank of Commerce of New London have overlooked, or disregarded, the above statute in the case of their cashier.

The City Bank of New Haven, after passing one dividend since our report of last year, have resumed again, by the payment of a dividend of three per cent. in January last.

The large amount of paper held under protest by this bank, together with over sixty thousand dollars resting upon the Brooklyn property, and the claim upon the Chicago, Alton, and St. Louis railroad, leaves no doubt in the minds of the commissioners as to the illegality of the dividend recently declared. The vote of the directors relating to their dividend was not unanimous.

The Clinton Bank of Clinton is advised to pass at least one dividend, and thus place the legality of future dividends beyond doubt.

The Farmers' Bank of Bridgeport has wisely suspended dividends, has elected a new president, who is giving his attention to the depreciated condition of the capital stock. Last year the directors could not concur with the commissioners in their opinions as to its losses, and after reporting violations of law by the bank, the case was left by us for further developments.

It is no longer questioned that their losses have seriously impaired the capital stock, and to the extent of not less than fifty thousand



dollars, after deducting their surplus. This has grown out of former mismanagement and the neglect of the full discharge of their duties by the directors.

Among the assets of the bank is a note of twenty-three thousand dollars, which, more than eighteen months ago, the commissioners were positively assured was fully secured and would be paid in a very short time. This note and the interest remain unpaid, and it is now ascertained that the bank has no security for it; at the same time one of the directors of the bank, who is the financial agent of the drawer of the note, offers seventy-five cents on the dollar for it, which fact leads the commissioner to believe that this as well as other transactions connected with this and other banks, by the same party, is worthy of their further investigations.

The Merchants' Bank of New Haven continue to pass their dividends, owing mainly to the uncertain result of their interest in the Brooklyn property and claims on the Chicago, Alton, and St. Louis Railroad.

The earnings of the bank are fast replacing its contingent losses, and the day cannot be far distant when the capital will be fully restored and uniform dividends paid. The commissioners approve of the policy of the directors in passing dividends for a limited time.

The New Haven County Bank remains, with the exception of a new board of directors and a new president, the same as when reported in 1856, or with little change.

Notwithstanding the long period of time since first reported, no united action upon the subject of its reorganization or liquidation has yet been had by the stockholders, to indicate their wishes. The present active capital of the bank does not exceed \$150,000 out of \$500,000. In the opinion of the commissioners, the case is one which should be disposed of by the stockholders in general meeting, or by the legislature, and the bank cease to be the subject of comment hereafter.

The Ocean Bank of Stonington, disregarding the law relating to employing agents, continues to furnish an agent out of the States with circulation, and to purchase paper at illegal rates.

The Quinebaugh and the Shetucket Banks of Norwich have not as yet been able to call in and collect their loans out of the State, and they therefore still exceed the legal limits. They also charge illegal rates of interest upon a portion of such loans.

Both banks pay dividends in violation of law, their capital stocks, in the opinion of the commissioners, being impaired.

The Saybrook Bank has made losses heretofore and recently, which have impaired their capital stock, but not to a serious extent. Their last dividend is considered to be illegal, and dividends should be discontinued until fully justified by the law relating thereto.

The Stafford Bank endeavors to evade the law relating to interest, by charging in certain cases larger rates of exchange. They also have protected circulation accounts, in violation of the law upon that subject.

The Uncas Bank of Norwich, in the payment of their dividend in October last, in the opinion of the commissioners, infringed upon the

law. Their losses are in consequence of the large loans out of the State, referred to last year.

For the large amount of western railroad assets and paper held by the bank the present management is not responsible, and we are assured that dividends will now be suspended until they succeed in overcoming their contingent losses, or amply securing assets now unavailable.

The Windham Bank, owing to the failure of the Ohio Life Insurance and Trust Company, with which institution they kept their account in New York for a series of years, have suspended dividends, and are prosecuting suits at law to recover such portions of their assets as were parted with or pledged by that company while in their hands for collection.

The amount involved was about \$85,000, and the bank, up to the period of our last examination, has succeeded in recovering about \$25,000. They have placed attachments on property in New York city and elsewhere, on which decisions have not yet been obtained.

Time will be required to develop the losses of the bank, but it is hoped that the result will not seriously impair the capital stock, after absorbing the surplus.

The following banks have recently passed their dividends, owing to losses which are not serious. They therefore will resume in a short time, and are to be commended for their action:

The Bridgeport City Bank, the Central Bank of Middletown, the Pahquioque Bank of Danbury, and the Pawcatuck Bank of Pawcatuck.

The Thompson Bank, of Thompson, presents too large a balance sheet, in the opinion of the commissioners, and they should reduce the same.

The commissioners are of the opinion that the time has arrived or is near at hand when the New Haven County, the City, and the Merchants' Bank of New Haven, and the Phoenix Bank of Hartford, should elect either to sell out their joint interests in the Brooklyn property, or assume and pay the mortgages of about two hundred and forty thousand dollars thereon, and divide it so that each shall own and control its own share.

The time which has elapsed since this property was surrendered to them, and the failure to make any disposition of any portion of it by sale or otherwise, implies a difficulty in managing the same, owing to the combination of owners and interests, who are not likely to agree relating to the time and mode of disposing of the property.

A recent inspection of the property by the commissioners confirms them in this opinion, and that the interest annually required to be paid by the banks to the first mortgages, which absorbs more or less of their earnings, will not be more than compensated for by the increased value likely to attach to the property.

The commissioners would therefore recommend that the Phoenix Bank of Hartford should pass at least one dividend, in order to reduce the amount represented by that property on their books, and render the legality of future dividends unquestioned.

The commissioners desire to call the attention of the legislature to the fact that, as yet, no act has passed which places upon the statute-

book a law limiting the time for the presentation of claims to the receivers of enjoined banks.

The present system or practice is greatly complained of by individuals, and by the banks of other States in which the bills of the banks of this State largely circulate.

At the time that the Colchester Bank was enjoined there was due to the Suffolk Bank of Boston a balance of about \$12,000 for circulation, which they had redeemed in due course of business, and in good faith had sent home to the bank. This claim they fortunately presented in time, and we understand it has been allowed and paid out of moneys recently recovered.

But the Metropolitan Bank of New York, which in like manner redeemed eight or ten packages, amounting in all to over \$3,000, being uninformed as to the time limited for the presentation of claims, found their claim denied and shut out by reason of the expiration of the time allowed by the court.

They therefore are now denied a participation in the dividend about to be declared and paid by the receivers.

In the opinion of the commissioners, the statute laws of the State should establish a time, less than which no creditors of an enjoined bank shall be shut out, and relief should also be extended to the numerous bill-holders of such banks as are now in process of liquidation.

The above is the only recommendation which the commissioners deem it expedient to suggest relating to any alteration of the banking laws of the State.

Under the action of the last legislature the commissioners are uncertain to what extent their services and expenses connected with cases of fraudulent and other banks, which are proceeded against, are chargeable to the banks at fault, or whether the same are to be charged to all the banks in general account. Also, whether cases of frauds, if pursued at all, must be at the private risk of the commissioners, especially in cases where the assets remaining are likely to prove insufficient to liquidate expenses.

The commissioners are desirous of discharging their duties to the extent required of them, but do not wish to assume labors and expenses not contemplated by the statutes or the legislature, or which are unnecessary to protect the public and the reputation of the State.

For want of time we have not been able to prepare the cases of violations of the banking laws of the State, which we have detected in our late examinations, and present the same to the State attorneys. Nor have we reason to believe that such cases would have received attention had it been in our power to prepare them before the meeting of the legislature, since, so far as can be ascertained, the officials referred to have disregarded the resolutions passed last year, which instructed them to examine into the cases of such banks as were then reported by the commissioners, although several of them were then members of the general assembly.

The attention of several banks has been called to the careless manner in which they register the completion and destruction of their circulating notes, and also to the imperfect record kept of the doings of

the directors, especially in relation to the manner in which the votes are recorded when dividends are declared. It is expected that these things will be corrected; if not, the facts will be reported hereafter.

The manner in which a majority of the banks respond to the wants of the community in which they are located is deserving of the highest commendation, while, on the other hand, there are cases which, if any law require it, would be reported for not doing so, complaints having in some instances been made of the inability of home parties to obtain small discounts.

The discounting of small notes for parties whose transactions are limited we deem to be a necessity. Such applications should never be overlooked, since the limited wants of these parties are of as much consequence to them as are larger loans to the heavier class of borrowers.

The present amount of the banking capital of the State, in the opinion of the commissioners, is ample for all the purposes of legitimate banking, and is more than is now required. Whenever the time shall arrive that more capital is needed, it would no doubt be well to consider the propriety of increasing the capital stock of such banks as are known to confine themselves to a home business, rather than to increase the number of new institutions.

Hitherto, with the exception of last year, the reports of the commissioners to the legislature have not exhibited the condition of the banks later than the 1st of January.

Believing the legislature would tolerate a little delay in the report, we have for two years included the condition of the banks down to the 1st day of April. This change throws upon the commissioners and the printers a heavy amount of labor to be done in a short space of time.

We state the facts that they may be understood, and to show that it is and will be impossible to submit to the legislature printed copies of the report during the first week of the session unless the plan of reporting the condition of the banks down to the 1st of April is discontinued.

### SAVINGS BANKS.

The commissioners have visited and examined during the past year thirty-five savings banks, which is the number now in operation. These institutions now hold on deposit \$14,052,181 56, which is an increase of \$1,489,586 81, as compared with last year.

Six new charters were granted last year, viz: the Chelsea Savings Bank of Norwich, the Farmers and Mechanics' Savings Bank of Middletown, the New Milford Savings Bank of New Milford, the State Savings Bank of Hartford, the Savings Bank of Rockville, and the Savings Bank of Stafford Springs, all which institutions have been organized according to law, have commenced receiving deposits, are in the hands of reliable men, and are entitled to the confidence of the public.

The commissioners have made very thorough examinations of the assets of all the savings banks during the year past, and find in very

many instances that they have improved their condition ; we are of the opinion that they all concur in the propriety and the necessity of conforming to the laws.

Notwithstanding the general improvement and the soundness of all these institutions, we regret to report that the Bridgeport Savings Bank, a large and very useful institution, still continues loans out of the State, and at high rates of interest, and the same facts exist in the case of the Groton Savings Bank.

The Danbury Savings Bank, the Farmington Savings Bank, and the Newtown Savings Bank, have not yet abandoned the practice of purchasing paper at illegal rates of interest.

The law passed last year relating to the percentage of loans on personal security was, in some instances, misunderstood, or advantage was taken of it to call in numerous loans made under the former provisions of law, and amply secured by collaterals immediately available, instead of adjusting themselves to the new law, by making all future loans exclusively upon real estate, until the law requiring two-thirds of the loans to be secured in that manner should be complied with.

The most available loans of savings banks are those made to parties who have no occasion to mortgage their property, and who furnish unquestionable securities and collaterals. If, therefore, loans are called in to meet any absolute or implied provision of law, they should take advantage of it to call in the poorest of that class, and not the best.

The statements of the condition and assets of these institutions we have made very full, in order to enable all parties to see that they are reliable and sound.

With the increasing wealth of the country there is a tendency to a reduction of the rates of interest which responsible parties are willing to pay, and give security with a large margin. We therefore doubt if the savings banks, with the large accumulation of deposits which are pressed upon them by parties who ought to take care of their own money, can continue for any length of time to allow six per cent. interest, after paying taxes and expenses. Indeed, even now the depositors should be satisfied with  $5\frac{3}{4}$  per cent.

The commissioners are not aware that any further legislation is required relating to these institutions.

## SAVINGS BANKS AND BUILDING ASSOCIATIONS.

Since the adjournment of the last legislature six of these institutions have so far closed up their affairs as to disappear from the list incorporated in the present report, as follows :

The Bristol Savings Bank and Building Association.

The Mechanics' Savings Bank and Building Association of Westville.

The Meriden Savings Bank and Building Association.

The Naugatuck Savings Bank and Building Association.

The Stafford Springs Savings Bank.

And the Young Men's Savings Bank and Building Association of Seymour.

Each of these institutions has paid off their depositors, with the exception of a few inconsiderable sums, which have not been called for, but which they are ready to pay on demand.

There are numerous others now closing and winding up their affairs, but their names are reserved, lest the announcement should induce sudden calls by the depositors, and produce unnecessary inconvenience.

From a thorough examination of each of them, we concur in the opinion that their depositors are perfectly secure.

During the year the commissioners have been called upon, under a special act of last year, to examine, appraise, and equalize the stock in five of these institutions, viz :

The People's Savings Bank and Building Association, New Haven.

The New Haven Savings Bank and Building Association.

The Fair Haven Savings Bank and Building Association.

The Bristol Savings Bank and Building Association.

And the People's Saving Association of Bridgeport.

In each case the commissioners made their examination and report with as little delay as possible after the call was made upon them.

The act of last year relating to this class of institutions is fast accomplishing its object, and they will wind up and disappear quite as fast as can be done without inflicting great injustice upon the borrowers, who, for the most part, are persons in moderate circumstances, and are deserving of the utmost consideration.

We are, therefore, of the opinion that no further legislation relative to these institutions is necessary.

All of which is respectfully submitted,

BENJAMIN NOYES,  
GEORGE H. NOBLE,  
THOMAS CLARK,

*Bank Commissioners.*



F 2.—*Banks of Connecticut, April, 1859.*

Name.	Place.	Capital.	Loans and discounts.	Stocks.	Real estate.	Other investments.	Due by other banks.	Notes of other banks.	Cash items.	Specie.	Circulation.	Deposits.	Due to other banks.	Other liabilities.
Ætna.....	Hartford.....	\$445,864	\$601,436	.....	.....	\$34,176	\$21,945	\$4,145	\$5,548	\$16,607	\$152,975	\$63,958	.....	.....
Hartford County.....	do.....	300,000	379,190	.....	.....	14,772	9,945	583	6,932	7,388	64,866	80,880	\$3,604	.....
Charter Oak.....	do.....	538,600	643,334	116,200	16,952	14,139	7,790	3,693	97	27,395	140,979	119,375	2,289	.....
City.....	do.....	550,000	749,433	10,000	.....	57,562	23,703	13,080	998	31,829	160,020	88,035	32,043	.....
Connecticut River.....	do.....	250,000	326,030	33,998	.....	887	74,680	3,669	.....	7,018	70,171	71,634	43,275	.....
Exchange.....	do.....	500,000	744,829	29,246	29,163	6,472	66,712	2,941	4,169	27,492	201,140	158,765	34,089	.....
Farmers & Mechanics.....	do.....	947,722	1,392,561	.....	15,000	.....	116,083	20,902	16,727	37,809	324,518	159,287	111,763	.....
Hartford.....	do.....	1,132,800	1,987,221	19,674	15,000	77,310	147,949	19,632	12,316	57,248	436,586	385,105	104,019	.....
Mercantile.....	do.....	523,900	743,574	20,537	7,577	3,150	49,876	9,424	.....	26,674	247,778	47,656	18,711	.....
Merchants & Manufac's.....	do.....	500,000	750,410	.....	.....	2,837	23,201	2,248	.....	15,096	149,745	131,153	5,846	.....
Phoenix.....	do.....	1,280,200	.....	17,017	241,945	8,564	91,051	10,918	2,139	43,610	352,004	450,702	60,782	.....
State.....	do.....	440,000	825,469	.....	33,896	61,636	57,557	34,174	5,835	30,718	234,842	225,487	56,199	.....
Total of 12 banks and 1 branch...		7,409,086	9,143,487	295,223	376,563	281,505	690,492	125,409	54,761	328,884	2,535,624	1,982,037	472,620	.....
City.....	New Haven....	500,000	462,311	128,183	91,184	208	84,279	13,446	2,856	13,523	99,929	137,456	30,861	.....
Elm City.....	do.....	625,000	886,771	3,000	.....	511	118,429	.....	11,640	20,571	187,500	184,351	3,370	.....
Mechanics.....	do.....	300,000	554,527	.....	14,000	21	88,053	9,723	.....	17,012	111,979	186,954	33,861	.....
Merchants.....	do.....	500,000	517,913	30,370	100,309	28	89,296	6,288	385	12,942	114,755	128,371	5,330	.....
New Haven.....	do.....	464,100	555,351	54,412	9,200	139,752	105,693	2,438	358	15,851	134,435	198,651	35,092	.....
New Haven County.....	do.....	500,000	281,687	110,835	150,725	.....	51,151	3,348	1,130	9,667	46,597	42,650	7,523	.....
Quinnipiac.....	do.....	500,000	638,801	.....	55,672	252	36,496	2,217	686	10,775	110,400	99,514	11,053	.....
Tradesmen's.....	do.....	300,000	463,625	.....	.....	.....	52,915	12,932	9,049	13,202	115,838	114,237	2,487	.....
Total of 8 banks ..		3,689,100	4,360,986	326,800	421,090	140,772	626,312	50,392	26,104	113,543	921,233	1,092,184	129,577	.....
Bridgeport.....	Bridgeport.....	210,800	297,200	42,447	3,000	141	166,071	13,415	2,655	20,398	132,469	123,394	19,019	.....
Bridgeport City.....	do.....	201,805	383,752	1,000	1,684	1,280	111,328	1,529	5,036	15,416	126,814	161,845	21,065	.....
Connecticut.....	do.....	338,100	485,186	26,600	15,004	30,322	28,925	2,558	2,605	15,710	139,060	96,890	10,436	.....
Farmers.....	do.....	300,000	380,649	15,000	.....	8,868	43,953	1,931	3,162	11,684	102,348	38,689	13,992	.....
Pequonnock.....	do.....	200,000	288,430	1,400	14,560	273	58,639	981	5,329	10,653	69,065	50,201	27,493	.....
Central.....	Middletown...	100,800	124,672	.....	19,750	2	10,491	3,486	159	4,887	27,072	26,498	5,046	.....



F 2.—*Banks of Connecticut*—Continued.

Name.	Place.	Capital.	Loans and discounts.	Stocks.	Real estate.	Other investments.	Due by other banks.	Notes of other banks.	Cash items.	Specie.	Circulation.	Deposits.	Due to other banks.	Other liabilities.
Middletown.....	Middletown...	\$369,300	\$523,683	\$2,158	\$10,150	\$26,227	\$59,115	\$3,178	\$1,034	\$15,839	\$120,638	\$73,876	\$5,003	.....
Middlesex County.....	do.	348,000	433,466		3,400	10,012	90,254	3,051	2,595	15,128	73,814	74,380	13,652	.....
Bank of Commerce.....	New London...	200,000	214,493	50,000	.....	33	44,248	2,987	547	6,213	58,232	45,462	2,069	.....
Whaling.....	do.	163,250	176,188	58,079	478	.....	22,354	4,800	10,506	4,750	44,493	43,558	2,477	.....
New London.....	do.	150,000	215,948		2,500	.....	10,161	.....	10,114	3,796	37,223	25,717	.....	.....
Union.....	do.	150,000	153,396	95,070	2,500	1,393	9,000	10,339	8,845	9,120	59,036	57,224	14,125	.....
Merchants'.....	Norwich.....	208,168	270,662	3,666	\$8,917	161	46,735	9,796	5,808	11,469	54,962	76,454	8,604	\$576
Norwich.....	do.	220,000	243,080	53,088	21,704	.....	32,976	10,976	.....	15,223	58,909	64,724	5,181	.....
Quinebaugh.....	do.	349,720	431,085	3,620	21,669	.....	31,745	2,221	9,563	13,757	53,898	80,007	8,394	2,432
Shetucket.....	do.	100,000	118,500		6,097	.....	23,406	981	1,613	8,221	30,606	25,421	115	.....
Thames.....	do.	582,000	846,136	7,759	6,500	.....	28,770	2,500	1,262	28,473	145,772	128,640	6,848	.....
Uncas.....	do.	300,000	333,091	61,780	3,784	708	25,488	2,865	2,975	9,492	74,554	58,071	.....	.....
Fairfield County.....	Norwalk.....	292,000	487,910		8,000	.....	60,116	3,647	3,806	20,158	172,562	74,333	13,837	.....
Norwalk.....	do.	300,000	457,142		8,000	.....	34,162	1,148	2,105	15,882	151,560	57,798	3,014	.....
Ocean.....	Stonington.....	100,000	138,892	27,773	3,900	13,604	15,000	249	4,238	8,710	75,361	27,773	6,127	.....
Pawcatuck.....	Pawcatuck.....	73,890	77,124		3,195	471	11,026	1,947	2,064	2,531	21,059	3,876	8,097	.....
Stonington.....	Stonington.....	60,000	99,593		891	1,593	10,400	4,378	265	9,569	35,173	19,456	3,194	.....
Mystic.....	Mystic.....	52,950	86,930	2,000	2,300	870	9,203	1,245	4,136	2,712	26,288	16,202	1,702	.....
Mystic River.....	do.	100,000	164,269		4,421	1,214	30,501	2,678	2,024	6,602	46,866	44,574	3,276	.....
Litchfield County.....	New Milford..	125,000	117,179	84,224	3,000	5	53,491	2,930	4,037	10,076	93,081	49,485	4,720	.....
New England.....	East Haddam..	130,700	165,218		3,000	146	25,940	1,369	4,212	5,141	47,665	21,687	.....	.....
Citizens'.....	Waterbury.....	250,000	315,700		8,500	3,514	34,177	3,845	487	10,063	69,120	43,170	3,005	.....
Clinton.....	Clinton.....	67,900	92,001	1,000	1,743	40	24,441	1,878	183	5,485	48,028	8,479	363	.....
Danbury.....	Danbury.....	326,400	450,651	4,550	9,303	.....	23,548	3,230	5,926	9,175	97,278	46,416	11,562	.....
Deep River.....	Deep River.....	158,900	175,600		2,419	311	23,212	983	4,898	5,245	34,967	13,494	1,918	.....
East Haddam.....	East Haddam..	66,480	88,507		2,200	1,418	18,087	1,250	683	3,481	27,403	19,164	1	.....
Hatters'.....	Bethel.....	60,000	37,765	14,007	13,812	.....	2,343	.....	18,076	.....	15,239	1,524	977	.....
Home.....	West Meriden..	152,000	215,817		6,731	105	19,822	514	75	5,872	57,713	27,581	2,150	2,800
Hurlburt.....	West Winsted..	199,400	273,936	3,000	.....	34,311	11,412	833	1,227	11,760	79,685	42,180	125	.....
Iron.....	Falls Village..	206,000	325,309	2,000	5,358	2,350	45,280	3,858	1,876	11,016	114,519	41,462	4,777	.....
Jewett City.....	Jewett City.....	62,160	69,259	1,991	5,295	.....	21,928	3,544	84	4,345	33,464	6,063	.....	.....
Manufacturers'.....	Birmingham..	335,600	449,437	10,000	20,500	34,509	54,698	1,664	415	16,803	170,506	83,215	13,490	.....
Meriden.....	Meriden.....	300,000	396,898	1,841	4,400	233	8,933	1,344	135	9,798	53,695	33,218	368	.....
Norfolk.....	Norfolk.....	95,550	122,571	2,000	3,536	24,173	9,423	1,055	159	6,835	52,060	14,827	2,737	.....
Pahquioque.....	Danbury.....	250,800	388,779	7,685	8,000	114	34,350	2,968	3,880	13,810	131,167	46,490	7,819	.....
Rockville.....	Rockville.....	295,332	394,432		20,813	11,903	12,407	2,447	1,073	11,996	90,540	54,355	2,502	.....
Saugatuck.....	Westport.....	199,580	271,018	15,441	7,260	23,586	9,851	1,454	12,032	12,437	110,825	24,625	7,106	.....
Saybrook.....	Essex.....	93,400	117,663		18,805	1,315	15,049	3,885	1,897	12,850	52,414	21,951	.....	.....

Southport.....	Southport.....	111,100	156,715	23,804	5,742	2,813	42,143	1,113	3,763	7,583	74,557	27,962	1,579	.....
Stafford.....	Stafford Spring.....	153,800	200,248	.....	5,898	12,744	7,326	2,390	5,539	6,937	65,400	8,496	127	.....
Stamford.....	Stamford.....	201,000	387,797	.....	2,372	53,286	21,153	3,426	1,092	21,858	149,990	92,778	14,229	.....
Thompson.....	Thompson.....	69,840	135,743	.....	8,531	.....	.....	.....	199	4,262	51,738	15,439	1,445	.....
Tolland County.....	Tolland.....	86,600	124,257	.....	27,855	.....	15,654	197	91	4,453	40,020	30,352	.....	.....
Waterbury.....	Waterbury.....	510,000	717,537	22,400	15,578	51,478	40,133	3,047	3,377	23,833	143,519	137,308	30,494	.....
Windham.....	Windham.....	104,700	160,718	.....	1,553	.....	22,658	4,286	1,629	5,032	47,498	17,319	200	.....
Windham County.....	Brooklyn.....	105,400	162,584	.....	2,200	265	45,345	624	4,080	9,132	93,801	21,917	.....	.....
Winsted.....	Winsted.....	255,675	407,495	.....	10,586	21,177	21,402	3,796	2,138	11,832	120,936	54,639	9,651	.....
Total of 53 banks....	.....	10,414,090	14,352,312	645,383	397,394	376,967	1,678,154	150,816	174,979	547,493	4,104,662	2,500,679	324,111	5,808

*Summary of Connecticut banks, April, 1859.*

	Capital.	Loans and discounts.	Stocks.	Real estate.	Other investments.	Due by other banks.	Notes of other banks.	Cash items.	Specie.	Circulation.	Deposits.	Due to other banks.	Other liabilities.
12 Hartford banks and 1 branch...	\$7,409,086	\$9,143,487	\$295,223	\$376,563	\$281,505	\$690,492	\$125,409	\$54,761	\$328,884	\$2,535,624	\$1,982,037	\$472,620	.....
8 New Haven banks.....	3,689,000	4,360,986	326,800	421,090	140,772	626,312	50,392	26,104	113,543	921,233	1,092,184	129,577	.....
53 banks, various places....	10,414,090	14,352,312	615,383	397,394	376,967	1,678,154	150,816	174,979	547,493	4,104,662	2,500,679	324,111	\$5,808
Total of 73 banks and 1 branch.	21,512,176	27,856,785	1,267,406	1,195,047	799,244	2,994,958	326,617	255,844	989,920	7,561,519	5,574,909	926,308	5,808

Of the whole amount of loans and discounts, \$5,237,844 are to non-residents of the State of Connecticut.

A part of the deposits of the following banks bear interest: Bank of Hartford County; Hartford Bank; Exchange Bank, of Hartford; Charter Oak Bank, Hartford; Bridgeport Bank; Connecticut, of Bridgeport; Citizens', of Waterbury; Stafford Bank.

## G 1.

*Annual report of the superintendent of the banking department.*

STATE OF NEW YORK, BANK DEPARTMENT,  
*Albany, January 3, 1860.*

*To the Speaker of the Assembly:*

SIR: I have the honor herewith to transmit to the legislature my annual report, as required by chapter 164, laws of 1851.

I am, very respectfully, your obedient servant,

JAMES M. COOK,  
*Superintendent.*

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REPORT.

STATE OF NEW YORK, BANK DEPARTMENT,  
*Albany, December 31, 1859.*

The superintendent of the banking department, in accordance with the provisions of section 11, of the "Act to organize a bank department," has the honor to submit, for the consideration of the legislature, the following report:

The past year has furnished additional evidence of the utility, as well as the safety, of the business of banking, as now pursued in this State under the provisions of the "Act to authorize the business of banking," passed April 18, 1838, and the amendments to the same.

The fact that the use of capital in the business of banking is open to any or all who choose this particular pursuit, or I may say profession, places it upon the same basis as that of any other investment of capital for business purposes.

The business of banking in this State, until 1838, was transacted through special charters, conferring exclusive privileges; and even after twenty years' experience under the general bank law, it is difficult to impress upon the public mind the fact that the employment of capital in banking is, and should be, as free as its use is in any other pursuit. The old system of special charters, by its very enormity, left its impress so strongly upon the public mind that banking was a monopoly enjoyed by the favorite few, that legislation has been invoked each year either to restrain the action of capital or fetter it in its operations.

Is it not strange that men of sagacity in all things else cannot see at a glance that the business of banking has been, by the act of 1838, and the amendments to the same, placed exactly on the same footing as the employment of capital is in any other lawful business pursuit?

The merchants and the mechanics of the city of New York, the farmer of the interior, or the village merchant and mechanic, would resist, and properly so, any legislative interference with their business pursuits. Would the legislature entertain for a moment a propo-

sition that all the commercial, agricultural, or mechanical business of the State should be confined in its operations to, say, once and a half or twice the amount of actual capital employed in transacting such business? Not for a moment. The business men of the State would resist any interference of the kind with their pursuits as an outrage upon their private and personal rights. Capital, whether employed in raising agricultural products, or in building a sewing machine, or a locomotive, or in the business of banking, is entitled to the same protection from our laws, and should be left unshackled by legislation, for the use of the individual proprietors of it. Let us suppose, for a moment, that the capital employed in the business of banking to be retired from that pursuit and returned to its owners by legislative enactment. Would it lie idle? By no means. It would enter upon enterprises itself, or would be loaned for business purposes, and in a few short months would be performing the very functions that now appertain to it in its present employment. In this position it would require no self-constituted board to regulate it in its operations, or invoke legislation for its control.

The publication of the weekly statements of the banks in the city of New York, and the quarterly statements made to the superintendent, all tend to keep the public eye upon the business of banking in this State. Capital employed in this business, and its operations, is kept constantly before the people, and assumes a power and control over the business of the country beyond what it is legitimately entitled to exert. The amount thus employed is far below that of many other branches of industry; and the capital employed in those pursuits silently and surely performs its duty, without attracting the public gaze or appealing for legislative action to facilitate or control its operations.

The employment of capital in the business of banking and the use of currency are made two distinct operations by our general bank law. While the former is entirely unlimited, and properly so, the latter is a restricted power, and based upon the single idea of perfect security to the note-holder. The wisdom of each of those provisions cannot be questioned by any one who remembers the suspension and resumption of our banks in 1857.

The repeal of the restraining law of 1830, by the act of 1837, left every citizen of the State in a position to pursue the business of banking under the general bank law of 1838; and with the exception of issuing currency to circulate as money, and limiting the liability of the stockholders when a banking association was formed under its provisions, no new power was conferred by it.

The effect of the repeal of the restraining act of 1830 is readily seen in the creation of large individual banking houses in the city of New York, whose business is exactly of the nature of a banking association. These private banking houses receive deposits, discount notes, sell bills of exchange, and deal in coin and bullion, with a liability that covers the entire fortune of their proprietors.

The issuing of currency, as before stated, is a distinct function of either the individual banking house or the banking association. Each can avail itself of that function, or not, as it may choose. They are

precisely alike, and each has the right to prosecute its business in its own way, subject to the same laws and restrictions.

Would it not be a new feature in legislation to have a petition presented to the legislature to curtail the business of Messrs. Brown, Brothers & Co. or Messrs. Duncan, Sherman & Co. to exactly twice the amount of the capital actually paid in by the respective partners of those firms? Such a proposition would meet the general contempt it would certainly deserve. Still, as before remarked, men wise in all things else yearly press upon the attention of the legislature the necessity of confining the discount line of banking associations to once and a half or twice the amount of their capital absolutely paid in. That this view of the unlimited use of capital in the business of banking is equally safe to the people of the State as it is in any other pursuit, let us look at its operations for the past few years.

During the past year capital has, for the first time since the passage of the general bank law, comparatively paused in its aggregation for the purpose of pursuing the business of banking. On the 6th of June, 1857, the amount of actual capital employed in the business of banking was, in round numbers, \$103,000,000, having risen to that amount from \$44,000,000 in 1849. During the year ending 19th June, 1858, \$6,000,000 was added to the banking capital of this State, and this, too, while the entire community was laboring under severe pecuniary embarrassment. The amount of capital that has sought investment in that business during the past fiscal year is scarcely a million and a quarter of dollars, and of this sum a moiety is in the shape of increased capital to banks already existing, and but \$468,825 has sought investment in new associations and individual banks.

This furnishes clear proof that capital has become alarmed at the risk it sustains in the prosecution of the business of banking, or that its profits are decreasing, or that other investments are being considered either more safe or more profitable.

The desire of accumulating property or capital is more general and more intense with us as a nation than with any other. Still, while capital, perhaps, takes greater risks for large profits in this country than in the Old World, yet, with its proverbial timidity, it has, as before remarked, for the first time since the passage of our free bank law, paused in its aggregation for the pursuit of profits in the business of banking.

The business capacity and sagacity that can gather capital in masses would seem to be able to preserve it at least unimpaired in its employment, and make such investment profitable. A large rate of interest, and a belief in the ultimate safety of an investment, will, as all experience has taught, concentrate capital in any enterprise whatever. Banking in this State until 1858 was more profitable than the ordinary investments found by capital; but either from timidity as to the ultimate security of such investments, or from a belief that the profits are to fall off, its possessors have comparatively ceased to employ their capital in that particular pursuit.

The passage of the free bank law was resisted upon the ground that it would lead to excessive banking if that business was open to all our citizens. The evidence furnished during the past year shows the fal-

lacy of that belief, and establishes the great principle that the unlimited use of capital in banking, as in any other branch of human industry or effort, is entirely safe to the community so long as its control is solely in the hands of its owners and unshackled by legislative enactments.

That capital has wisely paused in the pursuit of profit in the business of banking the superintendent fully believes; and an examination of the quarterly reports of those institutions for the last few years will make this fact apparent.

The surplus profits of those institutions had "grown with their growth and strengthened with the strength" of their capital, until, in addition to their declared dividends, it had risen from \$7,097,000 in 1849 to \$13,949,000 in 1857. In 1858 it decreased, while various banks passed their dividends to \$13,563,650, and again, in 1859, to \$13,524,418.

That the concentration of capital in the business of banking in our State, and its careful or reckless use in that pursuit, steadies or deranges, in a measure, the business affairs of the country at large, is beyond dispute. The fact that New York city is the great radiating centre of values, or rather the great depot from which and to which flow the great mass of the productions of the industry of the United States, would seem to place a responsibility upon the parties controlling the banking capital of that city that should insure a care and watchfulness in its use commensurate with the evils which would necessarily arise from an imprudent and reckless use of the power placed in their hands.

A large majority of all the capital employed in the business of banking in this State is located in that city, and in its operations exercises a controlling influence upon the business of those who rely upon bank facilities for its successful prosecution throughout the State.

It appears to the superintendent that the management of banking capital can be brought within certain fixed rules, beneficial alike to both the lender and the borrower. In fact, that common prudence would warn the banker that beyond a certain and fixed liability he should not advance. That the temptation to bank officers with means in their hands is great to step beyond the bounds which prudence would dictate, is fully admitted, when to this is added the fact that the larger the dividends the more sagacious the officers are in the eyes of the stockholders. It would seem almost idle to endeavor to show, by the experience of the past, where the bounds of safety lie in the employment of capital in the business of banking.

While the employment of capital in the business of banking is left as free as its use is in any other business—and, in the opinion of the superintendent, properly so—it is idle to invoke legislative aid to control it. The desire to accumulate property or capital in the individual man is far safer to the community, and more certain in its action upon banking capital, and its use or abuse, than the concentrated wisdom of all past legislation.

To exhibit the actual condition of the business of banking in this State, its culmination, and its gradual but certain return to the point



that will make the investment of capital in that pursuit a certain and secure source of remuneration to its proprietors, the following summary in relation to the investment of capital in banking has been prepared. The banks, banking associations, and individual bankers doing business in this State, had placed upon interest, in the shape of discounted notes, or rather what may be more properly called "loans and discounts," in 1850,  $82\frac{9}{10}\%$  per cent. of their liabilities, including their capital, deposits, and circulation. It will be observed that, of immediate means, but 17 per cent., including bank balances, was instantly available.

This was using capital, and the credit of deposits and circulation, to the utmost extent that prudence would admit, consistent with the safe and profitable investment of the actual amount of capital employed. This percentage arose to  $84\frac{9}{10}\%$  per cent. in 1851, and fell to  $83\frac{3}{4}\%$  in 1852; was again reduced to  $82\frac{5}{10}\%$  in 1853. It fell again to  $78\frac{7}{10}\%$  in 1854; again rose to  $83\frac{7}{10}\%$  in 1855; remained nearly stationary at 79 during the years 1856 and 1857; and reached the lowest point, so far as profits were concerned,  $77\frac{2}{10}\%$ , in 1858; and again rose to  $78\frac{8}{10}\%$ , within a fraction of the general average for the ten years, in 1859.

It is proper here to state that the percentages above mentioned have been cast upon capital, deposits, and circulation, irrespective of the amount of stocks and bonds and mortgages held in this office as security for circulating notes issued upon them, this deposit forming a portion of the capital of each bank making such deposit.

It will be readily noticed that 1850, 1851, 1852, 1853, and 1855 were the successful years of banking, looking to immediate profits instead of ultimate safety. And by reference to table No. 14 it will be seen, by the rapid increase of capital employed in the business of banking, how responsive it was to its profitable employment in that peculiar business or pursuit.

Again, the investments of the banks during those years show the same result, and that banking, as a business, in this State, reached its extreme point of profit during the years 1850, 1851, 1852, 1853, and 1855.

During the year 1850 the aggregate loans (including the stocks and bonds and mortgages in this department) of the banks, banking associations, and individual bankers of this State were \$239 for each \$100 of actual capital paid up; in 1851, \$242; in 1852, \$246; in 1853, \$241; in 1854, \$223; in 1855, \$227; in 1856, \$223; in 1857, \$217; in 1858, \$192; and in 1859, \$198. The figures are given in round numbers, without the fractions.

It will be seen that the profitable years for banking capital are again shown to have been 1851, 1852, 1853, and 1855.

During the year ending on the 11th day of June, 1853, nearly \$14,000,000 of banking capital was invested in that business; and during the succeeding year \$7,000,000, and in 1856 \$12,000,000, and nearly \$10,000,000 in 1857; thus increasing the banking capital of the State from a little less than \$60,000,000 in 1852, to over \$107,000,000 in 1857.

A comparison of the years 1858 and 1859 will show that the efforts



of the banks to resume specie payments reduced their yearly income or profits to a point lower than the history of banking in this State under the general law had shown during the past ten years ; and that a healthy and profitable use of capital in that business is again approaching.

One of the beneficial results arising from the entire freedom given to the employment of capital by our general bank law is, that the individual sagacity of the owners of it will develop its use in that business exactly commensurate with the requirements of the business of the country ; thus proving that the immutable law of supply and demand applies, with the same certainty and force, to the employment of capital in the business of banking, as to any other business pursuit.

As before remarked, the individual sagacity that can accumulate capital is a safer guide to its investment in any business vocation, be it what it may, than any law which the legislature can frame.

While no fixed and certain rule can be applied to the management of banking capital in this State, and it is impossible to establish, with any certain degree of accuracy, what line of discounts should be maintained, as compared with the amount of capital, deposits, and circulation, still the experience that the past ten years furnishes will throw some light upon this vexed question. The superintendent fully admits that questions of locality, amount of deposits, and circulation, do not allow the rule of action of each bank to be the same in its transactions ; still, it appears to him that an approximation to a safe stand-point can be obtained. The percentage of loans and discounts have been given in this report upon the amount of capital, deposits, and circulation, for the past ten years, taken from the annual June statement of the condition of all the banks, banking associations, and individual bankers. This is found to vary from 84 to 77 per cent., comparing the loans and discounts with the capital, deposits, and circulation. The lowest point was reached in 1858.

The resumption of specie payments by our banks immediately preceding their June statement of 1858, and a large reduction of their liabilities of course immediately followed their successful effort. It will be observed that the tendency was from their resumption to an increased use of their capital, deposits, and circulation, this percentage of use rising from 77 per cent. in 1858 to 78 per cent. in 1859. The average, for ten years, of the use of the available means of all these institutions in this State, is  $80\frac{9.3}{100}$  per cent. It would seem that this point should be safe to both banker and borrower, and that this average would be a fair criterion to base an opinion upon, as between the extremes of 1850 and 1859 there were years of very general prosperity as well as of extreme depression in the business of banking.

The superintendent repeats, that no fixed and permanent rule can be applied to each bank, whose action must depend upon its locality, the demands made upon it by its regular dealers, the length of time the paper it usually discounts has to mature, the steadiness of its deposit line, and the amount of its surplus profits. Still, he believes that experience teaches that when the line of investments of a bank reaches beyond, say, 78 or 80 per cent. of its capital, deposits, and circulation, it is stimulating the business of the community

around it beyond a healthy and steady action, and extending itself beyond a prudent and safe use of its capital and credit. If a bank is properly located, this percentage upon capital, deposits, and circulation, will yield a fair rate of profit to its stockholders ; and as capital will increase its employment in the business of banking, as the commerce of the State requires, the maintenance of this position by the banks will not retard or cripple the growing business of the citizens of our State.

The wisdom of our general bank law is becoming more and more apparent each year. While it gives the people of this State a currency unequalled in the world, it also wisely allows an increase of capital in the business of banking, at the pleasure of the individual owners of it. This unlimited power of capital, in this peculiar pursuit, once looked upon with distrust, if not terror, by the people of this State, finds its best and surest check in the amount of profits derived from its investment, and it will increase or diminish exactly to the point always found in any business pursuit. If the profits arising from the business of banking exceeds that of other pursuits, capital will, with unerring certainty, be attracted to it, until an equilibrium is established with its other investments.

That which was, perhaps, really dangerous as a monopoly, loses all its terrors when open to every individual citizen. The concentration of capital in the business of banking is shorn of its power and strength by that universal leveller, individual competition.

It is proper for the superintendent here to state that he is of necessity compelled to base all his estimates upon the capital, deposits, and circulation, as shown to him by the quarterly reports to this department, and not upon what is called "net deposits." It is, comparatively, but a few years since the amount of "net deposits" could be ascertained, and now only in the city of New York, through the action of the clearing house in that city, and not operative upon the condition of the interior banks, as to their deposit line. Under this view of the deposits, as before mentioned, his estimates and comparisons are based upon the quarterly returns to the bank department as gross deposits.

Another curious result is shown as the effects arising from the general bank law develop themselves. It was not until 1849 that the general bank law became a fixed fact in the minds of the capitalists of this State. To this time attempts were made, and successfully, too, under its provisions to create institutions, not for legitimate banking, but for the purpose of the proprietors thereof, making money upon mere circulation alone. Banks were located literally in the wilderness ; notes were signed by powers of attorney, given to irresponsible persons, as presidents and cashiers. Every device was set to work to prevent the return of notes to the location of the bank for redemption, and they were never issued or signed at the place of business, as shown by the face of the note itself. The entire business was carried on at the agency of the bank, either in the city of New York, Albany, or Troy. This was literally complying with the provisions of the act of 1840, which allowed, or rather compelled, all banks, banking associations, and individual bankers, located out of those cities, to redeem

their notes through an agent in one of them, at one-half of one per cent. discount. Strong efforts were made to induce the legislature to reduce the amount of discount to one-quarter of one per cent. These efforts failed, although continued during the sessions of 1849 and 1850. In 1851 the act of 1840 was so amended as to reduce the discount upon country currency to one-quarter of one per cent. This act literally closed the door to illegitimate banking in this State. With scarcely an exception, that class of banking associations and individual bankers gave notice to close their business, and within the year nearly a million of dollars of this class of currency was returned and destroyed in this department, never to be again replaced in circulation for the purpose only of purchasing it at a discount at their respective agencies. For the first time in the history of our bank legislation the legislature seemed to have ascertained the fixed fact that human sagacity could not frame a law which would control the issue of paper money, made solely for the purpose of realizing a profit upon its purchase by the issuer himself, unless it made the transaction a source of no profit to the parties interested therein. As before remarked, this act closed, in a great measure, the banks of mere circulation, and the general bank law began to produce the fruits expected by its advocates.

By reference to the figures in relation to the percentage of circulation upon capital, given below, it will be seen that in 1850 the amount of circulation of bank notes in this State was fifty per cent. upon the entire banking capital of the State. It did not fall off but one per cent in 1851, but immediately after the passage of the act of 1851 it fell off three per cent. upon the capital, while capital increased \$4,000,000, and the absolute circulation in June, 1851, and 1852, not changing quite a half a million of dollars, the increase being in favor of the latter year. Thus the circulation of the legitimate banks supplying the place of that withdrawn by the closing of those created for the purpose of circulation alone.

The following is a statement of the percentage of actual circulation upon the capital of the banks in this State, including all descriptions, for the past ten years :

1850,	the amount of percentage of circulation upon capital was..	50 $\frac{67}{100}$
1851.....	do do do .....	49 $\frac{40}{100}$
1852.....	do do do .....	46 $\frac{83}{100}$
1853.....	do do do .....	41 $\frac{08}{100}$
1854.....	do do do .....	38 $\frac{32}{100}$
1855.....	do do do .....	33 $\frac{50}{100}$
1856.....	do do do .....	33 $\frac{25}{100}$
1857.....	do do do .....	31 $\frac{16}{100}$
1858.....	do do do .....	22 $\frac{02}{100}$
1859.....	do do do .....	24 $\frac{13}{100}$

This statement is given to present the great change which has taken place during the past ten years in the position of capital employed in the business of banking and the currency issued by the parties engaged in that pursuit. The most marked feature in this statement is the discrepancy between 1850 and 1858, and this, too, while the actual circulation of bank notes was, on the 29th of June, 1850, \$24,214,341, and on the 19th of June, 1858, \$24,079,193, being

absolutely \$135,148 less bank note circulation issued by the banks of this State in 1858 than in 1850. This extreme curtailment of currency arose, in part, from the partial resumption of the banks in the fall of 1857. But it will be observed that the percentage of circulation increased to only  $24\frac{18}{100}$  per cent. during the year ending on the 25th of June, 1859; and the actual amount of currency in circulation and in use on that day was only \$26,759,915, an increase upon that of 1850 of only \$2,544,574. This presents a singular result.

The discounted debt of the banks was, on the 25th day of June last, in round numbers, \$185,000,000, against nearly \$191,000,000 on the 6th day of June, 1857, that being the highest line of "loans and discounts" reached by the banks of this State during the past ten years.

Again, the increase of "stocks and promissory notes," from June, 1857, to June, 1859, was over \$1,000,000. This brings the gross earnings of the banks within one or two per cent. of the most prosperous year ever enjoyed by them, and this, too, with a circulation curtailed nearly \$6,000,000 from its highest point in 1857; a deposit line reduced \$5,000,000, and an increase of a specie reserve, from the same point, of \$8,000,000. The superintendent believes that the year ending in June, 1857, to have been the most profitable year enjoyed by the banks during the past ten years.

There are two deductions to be made from these figures by comparison. The first is, that while the banks maintain their present position of resources and liabilities, or nearly so, they will keep the public faith entire, both in their management and utility, and in their entire safety to the community; and that their present position is one of great strength; and in fact it may be considered impregnable from any cause arising within our own borders. They hold over twenty per cent. of specie upon their entire deposits; and the New York city banks have nearly thirty per cent. in specie on their net deposits.

The banks of this State are carrying a line of loans and discounts within the smallest fraction of eighty per cent. of their capital, deposits, and circulation. In other words, they have on interest, including loans and discounts, stocks, and bonds and mortgages, twice the amount of their capital.

To force bank liabilities, as an aggregate, beyond this point, the superintendent does not believe to be prudent; and particularly so when the importation of foreign goods is so unusually large as it has been the present year. While the ultimate burden of payment must fall upon the consumer, the capital of the city of New York must, in the main, stand between the foreign creditor and any default which may be made in the prompt payment by the parties who become the purchasers, if not the consumers, of this vast amount of the products of foreign industry. Beyond this single cloud in the horizon of banking, every indication of safety, and consequent prosperity and profit, is palpable, if ordinary prudence is exercised.

The increase and decrease of the business of the country, arising from the manner in which its business transactions were formerly conducted, owing to the closing of our rivers and canals, made, of necessity, a fluctuating demand upon the banks for money, thus producing what may be called a spasmodic line of loans and discounts.

This is now, in a measure, unnecessary, from the facility of transacting business the entire year through channels of transportation that are continually open. Less excuse for sudden expansion and consequent contraction of bank facilities now exists than ever before.

The best evidence of sound banking is the steadiness of a line of loans and discounts. It requires but little wisdom in those who examine the quarterly reports made to this department to learn in what institutions the customers as well as the stockholders are the safest.

The second deduction to be drawn from the preceding figures is, that the business of the country has, in a measure, ceased to be transacted through the medium of bank notes. The multiplicity of banks themselves has in part produced this result. While banks were few in number, and distantly located from each other, an individual check was not available as immediate means between parties transacting business, however good the same might be. The facilities now for cashing checks and drafts, by the readiness with which any citizen can reach a bank, if he resides in any part of the State except John Brown's tract, is such that a bank account is as necessary to one class of citizens almost as to another. The superintendent does not doubt but that the actual number of depositors in banks at the present time number twenty to one ten years ago. This, of necessity, curtails currency, and has in fact reduced it to its present position of performing the same functions as the coined decimal parts of a dollar; and that comparatively a small one, when we compare the amount of the business of the State with its currency. While unwilling to accede to the proposition that bank credits are currency—a proposition strongly enforced by some gentlemen who find pleasure, if not profit, (which is at least problematical,) in currency tinkering—yet he readily admits that, as the deposit is made in the bank to meet a check when presented, it performs one of the functions of currency, in forcing the bank to pay its debts to its depositors, created by such deposit at such time as he, the depositor, pleases; and that a bank can place itself in a false position by extending too far its line of loans and discounts upon its deposits as well as upon its circulation. The one more dangerous from its concentration and comparative insecurity; while the other is widely diffused through the community and secured by a deposit in this department.

It is almost unnecessary for the superintendent to say that the experience of 1857 and 1858 confirms his opinion that the element of weakness in our present method of banking is in stimulating deposits by the payment of interest, or offering any other extraordinary inducement to concentrate balances in that shape in our banks. All the business of the country which legitimately belongs to the banks in this State will find its way to them for its transaction. Beyond the natural and easy flow of business to our banks, there is danger in forcing a line of deposits above its natural channel, from the fact that it destroys the system of individual money-lending, and forces credits down to, say, thirty, sixty, or ninety days. This is assuming payment of individual liabilities faster, or rather at shorter dates, than the usual credits upon which business is transacted. This was one of the elements of the panic of 1857, and should be avoided by the



banks. Those in the city of New York, particularly, should carry a firm and steady line of discounts, based upon their capital, deposits, and circulation; and should remember that while it is easy to expand in apparently good times, the necessary contraction to meet the changes of our almost certain periodical convulsions in the money market will only aggravate the difficulty under which both the banks and their borrowers labor, when a necessity for such contraction exists, always created by a previous expansion.

The business of banking, like any other pursuit, being open to all our citizens, the State having made it compulsory for those pursuing that business to secure beyond all doubt the involuntary creditor (i. e., the bill-holder,) legislation beyond this point has no more reason to interfere with the action of the capital employed in that business than if it was employed in the dry goods, grocery, hardware, or any other pursuit chosen by any citizen or citizens of this State; and its employment should be left to individual sagacity as it is in any other occupation.

In connexion with this fact of a decreasing currency, as compared with the business of the State, it may not be improper for the superintendent to refer to another cause, which may exercise an influence, although indirect, upon the circulation of bank notes. Still, he has no doubt that its action is powerful, and growing more formidable from year to year.

It is evident even to the casual reader of the daily papers that counterfeiting and altering bank notes is progressing with great rapidity. Every day's experience teaches us that the art of counterfeiting and altering bank notes keeps pace with the efforts of the regular engravers to protect their business by reaching a higher degree of artistic perfection in the engraving and printing of bank notes. That altering and counterfeiting bank notes does exercise a powerful influence upon their circulation in this State is beyond cavil or dispute. That not only our own coin, but that of foreign countries is produced with great similitude to the originals, is also beyond a doubt, and would be as dangerous perhaps to the people at large, were it not from the entire uniformity of the coin used.

The fact that each bank, or nearly so, has a different design for each note of the same denomination makes the public more easily deceived with counterfeit or altered bank notes than with base coin.

The art of photographing would seem to be in the course of improvement, although no specimen of a bank note produced by that process has been seen by the superintendent that would be liable to deceive even an ordinary judge of the genuineness of a bank note.

The superintendent has, under the operations of the law of last winter, in relation to counterfeit bank notes and plates, received the first fruits of the beneficial operation of that law, having had returned to him, by the police commissioners of the city of New York, thirty-six plates for the alteration of genuine and production of counterfeit notes, (see table No. 10,) and also \$14,276 of the notes themselves, all of which have been destroyed.

It is recommended again, and from further reflection, that the banks of this State, by voluntary action on their part, form an asso-

ciation for their own protection, and that of the community, against the circulation of altered and counterfeit notes, now so rife in our midst, after the manner of the New England Company. For that purpose a small contribution from each bank, banking association, and individual banker in this State, would establish a system for the detection of this crime which would be beneficial to themselves as well as the public.

A contribution of \$10 or \$20 from each institution, placed in proper hands, would soon be effectually felt among the organized gangs of counterfeiters and tend to check their operations. The detection of this peculiar crime is now left to the ordinary vigilance of our police, and no special efforts can be expected to be made by them for its detection, unless special rewards are to follow a successful effort for its suppression. An arrest is occasionally made of this class of offenders, and only of the most inexperienced in this peculiar profession, while the parties who control and direct the operation of producing the article almost invariably escape. The superintendent has no remembrance of the detection and conviction of the party or parties actually engraving a plate for the purpose of altering or counterfeiting a bank note. The mere fact that an association was formed for the special detection and punishment of parties engaged in this nefarious business, with a detective force in their employment, would exercise a wholesome influence in preventing the commission of this now most common crime.

The various changes of location, name, and amount of capital, made under special and general acts of the legislature of 1859, are as follows:

The Medina Bank, heretofore an individual bank, has become (by consent of all its stockholders and an increase of capital, as shown by the certificate of association filed in this office) a banking association.

Under chapter 156, of the laws of 1859, the Eagle Bank of Rochester and the Manufacturers' Bank of Rochester were consolidated, and the two associations were merged into one under the name of the Traders' Bank of Rochester.

Under chapter 84, of the laws of 1859, the Niagara River Bank changed its name to that of the Lockport City Bank, and its location from Buffalo to the village of Lockport.

The Mechanics' Bank of Williamsburg, by chapter 222 of the laws of 1858, has changed its name to that of the Manufacturers' Bank.

The charters of the Ogdensburg Bank and the Bank of Whitehall have both expired during the last fiscal year. The Bank of Whitehall continues business under articles of association as a free bank. The superintendent has no knowledge that the stockholders of the Ogdensburg Bank intend to employ the capital heretofore employed by them in the business of banking under the general bank law.

The money held in trust for Walter Joy's Bank, amounting to \$4,287 48, and for the Astor Bank, amounting to \$48 77, has been paid into the treasury under the provisions of chapter 236 of the laws of 1859. The time for the redemption of the certificates of the James Bank and the Bank of New Rochelle having expired, the money in the hands of the superintendent, amounting, for the James Bank, to



\$1,532 44, and for the Bank of New Rochelle to \$1,341 81, has been paid into the treasury of the State.

Under the provisions of chapter 119 of the laws of 1859 the capital of the Kingston Bank, an incorporated institution, has been reduced from \$200,000 to \$150,000 ; and under chapter 53 of the laws of 1859 the capital of the Mohawk Bank of Schenectady, an associated bank, was reduced by the superintendent from \$200,000 to \$51,000, this amount being subsequently raised to \$100,000 by the stockholders to enable them to avail themselves of the provisions of the act above mentioned.

The general act for the reduction of the capital of any banking association (chapter 277 of the laws of 1859) has enabled the Market Bank of Troy and the Oneida Central Bank to apply to the superintendent to reduce their respective capitals. That of the Market Bank of Troy was reduced from \$300,000 to \$204,000, and the Oneida Central Bank from \$173,700 to \$104,000. In all cases where a reduction of capital has been made, whether under the general or special laws, the duty devolving upon the superintendent has been performed by him personally.

The amount of securities transferred from this department during the fiscal year has been, of—

Stocks.....	\$1,193,880 40
Bonds and mortgages.....	486,043 00
Total.....	<u>1,679,923 40</u>

All of which have been countersigned and entered upon the books of the treasury department, in accordance with the provisions of chapter 103 of the laws of 1857.

Table No. 1 exhibits the names of the banking associations formed during the year, and their capital as shown by their certificates of association, amounting to \$500,000. It is proper to say that the bank of Whitehall was an incorporated bank, whose charter expired during the year, and it reorganized under the provisions of the general bank law, leaving its capital the same as when doing business under its special charter. The same table shows that only three individuals have commenced the business of banking during the past fiscal year, with an aggregate capital of \$129,000. It also shows the amount and kind of securities deposited by both associations and individual bankers, and the amount of circulating notes issued thereon. Also the amount and kind of securities held in trust for the incorporated banks and trust companies.

It will be observed that the increase of securities is \$1,675,238 09, while the increase in circulation, issued from this department during the year, amounts to \$1,887,438. This arises from an active demand for currency, and the balances due the banking associations and individual bankers have been very generally drawn from the department. A noticeable fact in this table is the decrease in bonds and mortgages of \$250,165, over and above the amount of this class of securities received by this department during the past year. The years 1858 and

1859 are the only ones showing a decrease of the amount of mortgages held by this department since the passage of the general bank law of 1838.

The total outstanding circulation, as shown by this table, issued by this department to incorporated banks, banking associations, and individual bankers, is \$36,581,276, while the *actual* circulation reported by them on the 24th day of September last was only \$27,970,968, thus showing that \$8,610,308 of bank notes were in possession of the parties authorized to put the same in circulation as money.

The number of banks, banking associations, and individual bankers, in the actual prosecution of banking business, as shown by this table, is 299; and in addition to that number, thirty-five are either closing their business voluntarily or are being closed by the superintendent.

Table No. 2 exhibits in detail the amount and kind of securities held by this department for each banking association and individual banker, and the amount of circulating notes each has received from this office.

Table No. 3 exhibits the outstanding circulation of each closing and insolvent banking association and individual banker, and the amount of money in the hands of the superintendent for its redemption.

Table No. 4 presents the names of all the incorporated banks in this State doing business under their charters, and the time when their corporate existence ceases. It also presents the amount of notes they are entitled to circulate, and the amount each has received from this department. It also shows the amount of notes that the three insolvent incorporated banks, namely, the Bank of Orleans, Reciprocity Bank, and the Yates County Bank, had received at the time of their failure from this department, and the amount outstanding on the 1st of October last. It is gratifying to the superintendent to state that the entire circulation of the Reciprocity Bank, with the exception of \$17,665, has been returned by its receiver to this department and has been destroyed. And it is a matter of regret that those of the Bank of Orleans and Yates County Bank have retained all the notes they have redeemed in their own possession. While the superintendent is not aware of any statute compelling the receiver of an insolvent incorporated bank to return its notes when redeemed to this department for destruction, prudence and a desire to lessen his own responsibility, and preserve the public from all possible danger of their again getting into circulation, would dictate their return to this department for destruction. These banks stand charged upon the books of this office with the notes received from it, and unless they are returned by their respective receivers as redeemed by them the account cannot be closed and finally adjusted.

Table No. 5 presents the names of all the incorporated banks whose charters have expired, and the time of such expiration; also the amount of outstanding circulation at the time their corporate powers ceased, and the amount of circulation still outstanding on the 30th of September last.

The outstanding circulation on the 30th September, 1858,	
was.....	\$2,455,251
The outstanding circulation on the 30th September, 1859,	
was.....	1,805,922
Returned and destroyed during the year.....	649,329

Table No. 6 presents the names of all the banks whose notes are redeemed at par by the superintendent, and the names of the banks at which the same are redeemed, and the expiration of the time after which they will cease to be a lien upon the funds in his hands for their redemption. It also presents the names of another class of banks whose notes are redeemed at par by the superintendent, and the names of the banks which redeem the same on his behalf.

Table No. 7 presents the names of all the insolvent banks whose securities have been sold by the superintendent for the redemption of their circulation, and the place where their notes are redeemed, and the rate per cent. paid for them respectively.

Table No. 8 exhibits the names of all the banks that have withdrawn their securities, and executed a bond for the redemption of their circulating notes, the names of the owners, the sureties to the bond, and the time when the obligation to redeem the notes on the part of the owners ceases.

Table No. 9 presents a statement of the number and denomination of the mutilated bank notes returned to this department for destruction during the past fiscal year.

Table No. 10 presents the names of those banks whose plates have been destroyed, and the description of each plate; also the number of counterfeit plates and dies returned and destroyed under the provisions of section 4, chapter 236, of the laws of 1859.

Table No. 11 exhibits the state of the treasury in detail in relation to its receipts and disbursements for the bank department. The treasury was in advance at the beginning of the fiscal year, October 1, 1858, the sum of \$19,634 19, and only \$15,813 09 on the 1st of October, 1859. The total of the expenses of this department for the year ending September 30, 1859, was \$26,999 80, being \$169 55 less than for the previous fiscal year.

There is a discrepancy of \$166 68 between the treasurer's account and that of this department, arising from the refusal of the superintendent to pay a legislative appropriation to the deputy treasurer of \$500, made in the year 1858; this amount of \$166 68 having been paid him during this fiscal year upon the warrants of the comptroller.

Table No. 12 presents the names and compensation of all the persons employed in the transaction of the business of the bank department. Their duties have been performed to the satisfaction of the superintendent.

Table No. 13 exhibits the condition of the bank fund, its receipts and disbursements during the fiscal year. There has been redeemed during the past year, of the stock issued on account of that fund, \$55,822 82. This reduces the amount of outstanding stock to

\$141,588 48, of which \$100,047 35 falls due February 1, 1861, and \$41,541 13 on the 1st of February, 1866. The large amount falling due in 1861 will leave a deficiency in means to meet the same from the fund itself of about \$20,000. This amount will have to be advanced by the State, or borrowed upon the credit of the fund, the receipts of which will enable it to repay the advance or loan during the following year. Unless some unexpected loss arises, there will be a surplus of some \$60,000 when the bank fund trust is finally closed and its debts paid, which will be in February 1, 1866.

Table No. 14 presents the increase of bank capital in this State for the past ten years, with the dates of the quarterly reports from which the same was made up in this office. Also the increase and decrease of the circulation of bank notes issued from this department to the banks, banking associations, and individual bankers of this State.

Table No. 15 exhibits the liabilities and resources of all the banks, banking associations, and individual bankers doing business in this State for the past ten years, compiled from their quarterly reports in June of each year.

Table No. 16 presents the aggregate items of the debts and liabilities, and the means and resources of all the banks, banking associations, and individual bankers doing business in this State on the 18th of December, 1858, 12th of March, 1859, 25th of June, 1859, and 24th of September, 1859, these being the dates of their quarterly reports made during the fiscal year ending September 30, 1859.

Tables Nos. 17, 18, 19, and 20, present the condition in detail of every bank, banking association, and individual banker in this State at the several dates of their different quarterly reports to this department during the year ending September 30, 1859.

In closing this report, the superintendent may be permitted to congratulate the legislature upon the present condition of the banking interest of the State. While the disasters of 1857 were not a consequence of our present system of banking, yet he firmly believes that that system was the fulcrum which enabled the banks of this State so speedily and successfully to resume their corporate obligations after their suspension in 1857. How successfully they resumed and sustained specie payments their present prosperous condition fully shows. Among the three hundred banks and bankers doing business in this State, not one has failed to meet their or his obligations during the year, with the single exception of an individual banker, whose failure was permitted for the purpose of closing up his business of banking, and whose notes were redeemed *at par* by the superintendent the day following their final protestation.

That the restless spirit of change will call for some impracticable reforms in our present banking laws, and exhibit itself in the midst of the legislature at its present session, is beyond a doubt, if experience teaches the truth upon this subject.

The amendment of any general law to meet the views of individuals or localities is always fraught with danger to the body politic, and should not be entertained for a moment, unless it is adapted to every locality in the State, and is of certain expediency. The past year has been one of returning prosperity to our citizens, and their interests

and the successful prosecution of their various vocations are intimately connected with the banks of this State. The introduction of a disturbing element into our banking system, by unwise amendments to our general banking law, cannot produce any beneficial effect, and it may result in unmixed evil, not only to the banks, but to the business of the whole community.

The people of the State have not for several years evinced, by petition or otherwise, any desire to make a radical change in our banking laws. They know full well that they enjoy a paper currency unequalled in the world ; and all attempts, for the past few years, to make such changes have arisen from theoretical thinkers, and not from a practical knowledge of the working of our system of banking.

It is made the duty of the superintendent of the banking department of this State, by subdivision 3, of section 11, of the act to organize a bank department, "to suggest any amendments to the laws relative to banking, by which the system may be improved and the security of the bill-holders and depositors may be increased."

The legislation of the past two or three years having placed the internal affairs of the bank department on a footing that makes it both secure and efficient, and believing our currency entirely secure, and that neither the people of the State, nor the banks, require any change in our bank laws for their mutual protection, the superintendent most respectfully submits this report to the legislature, without any suggestions for an alteration or an amendment to our present banking laws.

All which is respectfully submitted.

JAS. M. COOK, *Superintendent.*

G 2.—Statement showing the condition of the banks of the State of New York on the morning of Saturday, 10th day of December, 1859.

EXPLANATION. — The letter S following the name of a bank denotes that its circulation is secured by stocks only; S. & E. denote that its circulation is secured by stocks and real estate, (bonds and mortgages.)

BANKS.	LIABILITIES.								
	Capital.	Notes in circulation	Profits.	Due banks.	Due individuals and corporations other than banks.	Due treasurer of the State of New York.	Due depositors on demand.	Amount due not included in either of the above heads.	Total liabilities.
INCORPORATED BANKS, NEW YORK CITY.									
Bank of the State of New York.....	\$2,000,000	\$234,545	\$139,670	\$968,135	.....	.....	\$2,345,012	\$12,477	\$5,699,840
Leather Manufacturers' Bank.....	600,000	246,652	240,415	289,991	\$1,057	.....	1,298,423	.....	2,676,539
Manhattan Company.....	2,050,000	305,854	635,701	824,252	.....	\$46,930	2,614,787	.....	6,477,525
New York Dry Dock Company.....	200,000	145,086	12,471	11	817	.....	209,017	142,696	710,100
Seventh Ward Bank.....	500,000	209,243	144,327	10,437	.....	.....	773,949	1,452	1,639,410
	5,350,000	1,141,380	1,172,584	2,092,826	1,874	46,930	7,241,188	156,625	17,203,414
BANKING ASSOCIATIONS, NEW YORK CITY.									
American Exchange Bank..... S.	5,000,000	177,229	174,167	1,965,810	.....	.....	3,604,304	13,214	10,934,726
Artisan's Bank..... S.	600,000	89,213	24,567	79,606	.....	.....	647,394	3,806	1,444,526
Atlantic Bank..... S.	400,000	74,998	21,462	47,257	581	11,967	264,356	.....	820,622
Bank of America..... S.	3,000,000	116,610	349,309	2,359,018	17,060	.....	2,688,455	20,041	8,550,495
Bank of Commerce..... S.	9,076,480	1,975	538,744	2,425,441	.....	.....	4,554,954	7,919	16,605,514
Bank of the Commonwealth..... S.	750,000	234,319	67,258	287,452	.....	.....	955,713	.....	2,294,744
Bank of New York..... S.	2,992,800	330,656	166,544	219,082	.....	.....	2,891,697	72,821	6,673,600
Bank of North America..... S.	1,000,000	81,645	150,532	114,716	.....	.....	946,397	770	2,294,060
Bank of the Republic..... S.	2,000,000	205,463	366,964	1,298,773	.....	.....	2,667,366	4,583	6,543,151
Broadway Bank..... S.	1,000,000	257,457	419,307	93,959	.....	.....	2,056,976	1,130	3,828,830
Bull's Head Bank..... S.	173,360	107,354	18,045	.....	.....	.....	374,230	654	673,583
Butchers and Drovers' Bank..... S.	800,000	185,076	100,179	33,434	1,065	.....	1,194,984	7,588	2,322,328
Chatham Bank..... S.	450,000	122,730	38,789	20,011	.....	.....	481,588	341	1,113,460
Chemical Bank..... S.	300,000	307,349	633,114	164,579	.....	.....	1,775,167	.....	3,180,210
Citizens' Bank..... S.	400,000	158,142	58,693	.....	16,000	.....	547,846	1,130	1,181,811
City Bank..... S.	1,000,000	.....	136,176	103,345	3,854	.....	1,714,723	11,532	2,969,632
Continental Bank..... S.	2,000,000	184,542	128,743	851,629	.....	.....	1,754,048	822	4,919,825
Corn Exchange Bank..... S.	1,000,000	104,021	91,778	312,278	.....	.....	932,212	1,781	2,442,071
East River Bank..... S.	206,525	89,966	35,337	1	44,000	.....	201,099	250	577,179
Fulton Bank..... S.	600,000	152,636	193,906	181,095	1,562	.....	1,076,734	.....	2,205,934
Greenwich Bank..... S.	200,000	140,243	35,269	3,835	.....	.....	455,349	30,589	865,286



G 2.—Statement showing the condition of the banks of the State of New York—Continued.

BANKS.	LIABILITIES.								
	Capital.	Notes in circulation.	Profits.	Due banks.	Due individuals and corporations other than banks.	Due treasurer of the State of New York.	Due depositors on demand.	Amount due not included in either of the above heads.	Total liabilities.
BANKING ASSOCIATIONS, NEW YORK CITY—Cont'd.									
Grocers' Bank.....S.	\$293,920	\$51,724	\$50,284	.....	.....	.....	\$376,305	\$420	\$772,654
Hanover Bank.....S.	1,000,000	92,373	85,624	\$101,748	.....	.....	973,776	605	2,254,128
Importers and Traders' Bank.....S.	1,500,000	194,020	171,898	109,364	\$174,328	.....	1,470,405	852	3,620,868
Irving Bank.....S.	500,000	127,857	39,077	8,713	.....	.....	672,574	7-8	1,348,981
Manufacturers and Merchants' Bank.....S.	311,293	1,416	1,344	.....	.....	.....	237,177	.....	551,237
Marine Bank.....S.	661,950	126,378	26,693	28,514	3,100	\$11,949	807,860	853	1,667,298
Market Bank.....S.	1,000,000	208,223	83,046	96,131	3,000	.....	928,795	577	2,319,774
Mechanics' Bank.....S.	2,000,000	289,662	318,198	545,595	1,922	.....	2,531,329	23,308	5,710,075
Mechanics' Banking Association.....S.	500,000	107,270	36,252	11	.....	.....	305,847	3,289	952,671
Mechanics and Traders' Bank.....S.	400,000	108,866	35,389	2,668	1,577	.....	688,549	.....	1,237,050
Mercantile Bank.....S.	1,000,000	30,370	146,994	1,125,717	81,768	.....	896,331	.....	3,281,182
Merchants' Bank.....S.	2,737,475	249,782	94,638	1,637,019	83,177	.....	2,555,534	30,066	7,387,692
Merchants' Exchange Bank.....S.	1,235,000	124,921	121,721	397,096	929	.....	1,067,537	6,797	2,954,002
Metropolitan Bank.....S.	4,000,000	245,983	551,179	1,831,970	.....	.....	2,591,971	2,152	9,223,257
Nassau Bank.....S.	1,000,000	123,376	47,370	196,960	.....	.....	727,362	910	2,095,980
National Bank.....S.	1,500,000	140,701	59,605	52,805	.....	.....	945,650	3,765	2,702,528
New York County Bank.....S.	200,000	90,506	23,716	134	.....	.....	307,830	.....	622,187
New York Exchange Bank.....S.	150,000	110,369	23,892	50,451	1,667	.....	242,575	14,389	593,344
North River Bank.....S.	316,000	78,416	27,089	960	.....	.....	435,498	.....	857,970
Ocean Bank.....S.	1,000,000	127,941	77,564	464,797	.....	.....	758,517	2,994	2,421,814
Oriental Bank.....S.	300,000	104,113	34,011	.....	.....	.....	341,383	705	780,213
Pacific Bank.....S.	422,700	117,762	79,471	7	.....	.....	774,592	4,860	1,399,392
Park Bank.....S.	2,000,000	175,568	216,923	1,616,898	230,318	.....	1,969,890	355	6,209,955
People's Bank.....S. & E.	412,500	112,843	44,147	1,126	.....	.....	491,743	140	1,062,501
Phenix Bank.....S.	1,800,000	137,467	200,205	656,177	.....	.....	1,475,499	2,416	4,271,765
Saint Nicholas Bank.....S.	750,000	90,467	33,788	49,449	.....	.....	655,929	560	1,580,194
Shoe and Leather Bank.....S.	1,500,000	89,900	227,035	182,261	.....	11,965	6,315,314	1,600	8,328,677
Tradesmen's Bank.....S.	1,000,000	314,491	81,866	19,320	59,860	.....	752,357	276	2,228,171
Union Bank.....S.	1,500,000	215,428	133,060	863,659	.....	.....	2,217,199	2,128	4,931,476
	63,939,949	7,109,817	6,821,542	20,600,877	725,768	35,881	66,300,920	283,806	165,818,623
Total New York city banks.....	69,289,949	8,251,197	7,994,126	22,693,703	727,642	82,811	73,542,108	440,431	183,022,035



## OTHER INCORPORATED BANKS.

Albany City Bank.....	500,000	204,992	252,723	340,823	11,032	47,492	509,683	132,481	1,799,228
Atlantic Bank, Brooklyn .....	500,000	200,931	84,727	40,960	.....	.....	884,583	847	1,712,049
Bank of Orange County.....	105,660	172,316	31,106	3,850	.....	.....	68,037	529	383,500
Bank of Owego.....	200,000	144,669	7,195	2,277	.....	.....	40,310	.....	394,442
Bank of Rome.....	100,000	149,285	22,734	1,658	466	9,166	33,300	.....	316,609
Bank of Salina .....	150,000	134,493	6,599	35,093	.....	.....	74,113	1,888	402,188
Brooklyn Bank.....	150,000	145,765	113,298	18,400	.....	.....	225,362	461	653,288
Cayuga County Bank .....	250,000	211,960	36,468	9,119	.....	19,406	148,572	.....	675,526
Chautauque County Bank.....	100,000	138,284	60,105	1,850	42	.....	75,259	.....	373,541
Chemung Canal Bank.....	200,000	189,065	33,140	6,374	.....	11,861	172,443	.....	612,884
Essex County Bank.....	100,000	105,001	28,471	.....	.....	.....	37,936	198	271,608
Farmers and Manufacturers' Bank.....	300,000	231,148	145,723	35,365	.....	.....	156,716	.....	868,953
Herkimer County Bank.....	200,000	191,690	44,601	7,497	.....	3,576	98,100	.....	545,466
Highland Bank.....	200,000	195,388	79,809	39,900	8,354	.....	107,711	.....	631,163
Kingston Bank.....	150,000	81,174	13,408	7,359	.....	.....	51,790	.....	303,733
Oneida Bank.....	400,000	273,798	75,278	8,765	.....	7,037	246,632	1,325	1,012,836
Rochester City Bank.....	400,000	271,227	32,931	19,477	.....	.....	85,491	.....	809,126
Schenectady Bank.....	150,000	95,838	19,983	10,957	2,163	.....	216,195	.....	495,136
Seneca County Bank .....	200,000	195,078	20,426	1,493	.....	5,035	37,660	662	460,355
Steuben County Bank .....	150,000	166,446	132,740	1,035	.....	19,835	69,393	.....	539,451
Tanners' Bank.....	100,000	143,128	47,849	11,489	5,867	.....	125,400	322	434,458
Tompkins County Bank.....	250,000	220,693	30,746	6,325	.....	7,785	87,030	641	603,222
Troy City Bank.....	300,000	148,492	46,988	164,053	356	11,523	172,314	72,339	916,068
Ulster County Bank .....	100,000	133,240	66,294	3,650	.....	.....	72,891	165	376,241
Westchester County Bank .....	200,000	151,816	33,130	13,721	.....	.....	97,771	.....	496,439
	5,455,660	4,293,917	1,468,472	791,488	28,280	142,716	3,694,682	211,858	16,087,110

## OTHER BANKING ASSOCIATIONS.

Albany Exchange Bank..... S. & E.	311,100	83,048	15,223	95,950	.....	12,901	233,333	.....	751,196
Auburn City Bank..... S.	200,000	90,000	18,671	8,562	.....	16,860	73,438	.....	407,533
Auburn Exchange Bank..... S.	200,000	110,920	16,615	1,225	.....	13,788	39,957	.....	382,506
Ballston Spa Bank..... S. & E.	125,000	65,784	15,202	1,761	.....	.....	47,433	.....	267,182
Bank of Albany..... S.	504,630	67,268	60,313	166,869	.....	43,877	416,767	.....	1,259,726
Bank of Albion..... S. & E.	100,000	130,085	6,831	2,831	1,803	9,463	125,745	.....	376,760
Bank of Attica..... S. & E.	250,000	60,573	17,830	30,883	.....	19,278	179,072	.....	557,637
Bank of Auburn..... S.	200,000	109,851	87,370	11,026	.....	.....	103,537	36,456	548,241
Bank of Binghamton..... S. & E.	200,000	169,045	25,906	5,666	8	.....	54,095	.....	454,793
Bank of the Capitol..... S.	519,600	81,307	44,355	229,867	.....	12,894	332,707	.....	1,220,731
Bank of Cazenovia..... S. & E.	150,000	81,613	4,350	5,719	.....	.....	57,373	6,241	305,297
Bank of Central New York..... S. & E.	110,200	56,599	24,024	1,260	.....	.....	29,589	17,069	238,742
Bank of Chemung..... S. & E.	50,000	54,757	2,905	6,568	.....	.....	69,307	.....	183,538
Bank of Chenango..... S. & E.	150,000	91,102	12,045	6,454	.....	.....	45,962	.....	305,563
Bank of Cohoes..... S.	69,450	48,629	4,370	5,213	.....	.....	55,879	.....	183,543
Bank of Cooperstown..... S. & E.	200,000	151,739	10,268	6,455	.....	.....	108,554	.....	477,017
Bank of Corning..... S. & E.	74,500	2,970	2,924	991	13,000	12,318	15,493	.....	122,197
Bank of Coxsackie..... S. & E.	142,000	72,215	5,523	3,534	.....	.....	47,229	148	270,650
Bank of Dansville..... S. & E.	150,250	79,659	44,418	1,372	.....	2,419	63,475	497	342,092
Bank of Fayetteville..... S. & E.	115,400	73,789	7,186	5,515	.....	.....	75,843	100	277,834
Bank of Fishkill..... S.	150,000	72,865	18,339	17,812	.....	.....	76,373	556	335,946

G 2.—Statement showing the condition of the banks of the State of New York—Continued.

BANKS.	LIABILITIES.								
	Capital.	Notes in circulation.	Profits.	Due banks.	Due individuals and corporations other than banks.	Due treasurer of the State of New York.	Due depositors on demand.	Amount due not included in either of the above heads.	Total liabilities.
OTHER BANKING ASSOCIATIONS—Continued.									
Bank of Fort Edward . . . . . S. & E.	\$200,000	\$88,365	\$9,974	\$2,946			\$99,383		\$400,669
Bank of Genesee . . . . . S. & E.	150,000	98,191	25,625	4,794			98,743	\$12,000	389,355
Bank of Geneva . . . . . S. & E.	205,000	138,980	27,041	4,600		\$5,225	113,740		494,588
Bank of the Interior . . . . . S.	251,550	252,675	18,234	554,317		45,107	81,324		1,203,208
Bank of Kent . . . . . S. & E.	111,940	77,795	5,454				35,464		230,653
Bank of Kinderhook . . . . . S. & E.	250,000	88,219	16,791		\$1,243		78,525		434,779
Bank of Lansingburg . . . . . S. & E.	150,000	50,955	15,326	4,786	10,126		152,673		383,868
Bank of Lowville . . . . . S. & E.	102,450	78,580	8,014	4,171	793		52,238	1,700	247,948
Bank of Malone . . . . . S. & E.	146,800	110,761	9,319	22,199			58,498		347,578
Bank of Newark . . . . . S. & E.	100,000	45,644	2,301	2,136			77,260		227,342
Bank of Newburg . . . . . S. & E.	300,000	192,489	52,127	15,461			245,794		805,872
Bank of Newport . . . . . S. & E.	84,025	60,011	1,074	39			10,290	80	155,519
Bank of Norwich . . . . . S. & E.	125,000	124,708	4,497			2,175	72,054	1,802	330,238
Bank of Old Saratoga . . . . . S. & E.	110,000	58,593	5,755	9,786			33,238		217,374
Bank of Pawling . . . . . S. & E.	175,000	117,664	30,666	5,945			42,898		372,173
Bank of Port Jervis . . . . . S.	130,000	98,434	7,002	3,821			50,777		290,034
Bank of Poughkeepsie . . . . . S.	200,000	159,101	23,876	74,315			168,450		625,742
Bank of Rhinebeck . . . . . S.	125,000	82,900	11,429	18,640			33,287		271,257
Bank of Rondout . . . . . S.	150,000	121,495	26,409	9,830			87,790	2,902	398,427
Bank of Salem . . . . . S. & E.	138,000	94,644	19,675		8,700		106,194	91	367,306
Bank of Saratoga Springs . . . . . S.	100,000	64,894	12,786	5,190			136,532		319,423
Bank of Silver Creek . . . . . S. & E.	100,800	63,087	61,669	3,268			28,730		257,554
Bank of Sing Sing . . . . . S.	150,000	55,749	3,156	10,892		14,462	84,355	16,844	333,460
Bank of Syracuse . . . . . S. & E.	200,000	100,187	42,424	2,984	28,685		66,392	104,457	565,130
Bank of Tioga . . . . . S.	100,000	78,575	5,252	1,680			40,892		226,400
Bank of Troy . . . . . S. & E.	440,000	34,925	21,891	121,909			161,692		780,211
Bank of Ulster . . . . . S. & E.	150,000	103,140	16,287	9,556			93,514	93	372,499
Bank Utica . . . . . S. & E.	600,000	181,212	90,676	19,387			218,050		1,109,327
Bank of Vernon . . . . . S. & E.	100,000	51,412	3,613	1,475			21,298		177,800
Bank of Watertown . . . . . S. & E.	47,779	29,672	2,913	5,889	1,402			2,000	89,717
Bank of Waterville . . . . . S. & E.	120,000	100,036	33,662	432			47,261	256	301,648
Bank of West Troy . . . . . S. & E.	250,000	54,756	12,288	20,812	10,000		76,106	87	424,051
Bank of Whitehall . . . . . S.	100,000		29,571	8,211		14,670	212,056	5,906	370,416

Bank of Whitestown.....	S. & E.	120,000	57,792	1,627	403			33,774	200	913,797
Bank of Yonkers.....	S	150,000	58,219	7,132	9,557	11,902		66,382	694	303,888
Black River Bank.....	S. & E.	100,000	50,446	20,323	1,807	10,000		114,485	140,000	437,062
Broome County Bank.....	S.	100,000	102,400	12,681	1,539			95,826		312,447
Buffalo City Bank.....	S. & E.	138,850	31,293	38,738	14,209		19,174	90,563	2,538	335,367
Cambridge Valley Bank.....	S. & E.	172,500	93,993	15,423		102		102,888		384,907
Canajoharie Bank.....	S. & E.	125,000	83,089	5,034	1,762			32,539		347,426
Canastota Bank.....	S. & E.	110,000	94,736	4,349	3,113			23,265		235,464
Catawact Bank.....	S.	40,000	17,638	5,699	9,560			33,343	4,461	110,702
Catskill Bank.....	S.	132,243	93,737	18,636	4,043			57,728	18,693	325,271
Central Bank, Brooklyn.....	S.	200,000	69,346	25,145	6,143			275,283	117	576,035
Central Bank, Cherry Valley.....	S. & E.	200,000	104,161	2,033	13,680			42,247	4,000	366,121
Central Bank, Troy.....	S. & E.	300,000	72,808	28,705	72,891			169,684	5,617	649,707
Central City Bank.....	S. & E.	125,200	68,676		3,116			98,759		295,952
Chester Bank.....	S. & E.	125,500	96,595	15,083	1,461			47,432	5,316	291,387
Chittenango Bank.....	S. & E.	150,000	93,816	4,710	722			66,974		316,223
Citizens' Bank, Fulton.....	S. & E.	166,100	49,034	13,530	356		7,942	25,524		262,487
City Bank, Brooklyn.....	S.	300,000	68,979	29,153	8,774	861		324,296		732,064
City Bank, Oswego.....	S. & E.	276,400	46,472	35,997	45,819		27,119	149,050	237,016	817,875
Clinton Bank, Buffalo.....	S. & E.	250,000	60,862	28,910	1,987	20,539		350,107		731,391
Commercial Bank, Albany.....	S.	500,000	146,561	93,827	83,703	614		794,945		2,311,606
Commercial Bank, Glen's Falls.....	S. & E.	136,400	84,096	19,203	175			64,717	4,000	308,592
Commercial Bank, Rochester.....	S. & E.	500,000	231,950	28,898	37,425		13,238	206,004	37,000	1,054,517
Commercial Bank, Saratoga Springs.....	S.	125,000	51,870	7,707	1,488			36,860		227,026
Commercial Bank, Troy.....	S. & E.	300,000	182,157	43,007	373,322	29,100	11,665	256,066	1,828	1,197,147
Commercial Bank, Whitehall.....	S.	108,200	92,628	6,891	863		10,015	101,458		330,057
Croton River Bank.....	S. & E.	107,500	103,929	2,119	112			37,960		251,621
Cuba Bank.....	S. & E.	100,000	96,000	6,466	2,992		10,740	29,280		245,479
Cuyler's Bank.....	S. & E.	74,000	88,115	9,409	22,493	8,014	17,852	90,944		310,829
Delaware Bank.....	S.	150,000	111,219	16,287				29,307		306,814
Deposit Bank.....	S. & E.	125,000	80,365	3,380	666			27,871		237,284
Dover Plains Bank.....	S.	100,000	68,588	7,092	1,452			15,635		192,747
Elmira Bank.....	S. & E.	100,000	33,154	1,672	3,424			158,110		296,361
Exchange Bank, Lockport.....	S. & E.	150,000	67,131	47,979	5,467	10,433	11,652	212,029		504,694
Falkkill Bank.....	S.	200,000	75,521	20,438	13,790			95,740		405,491
Farmers' Bank, Amsterdam.....	S. & E.	200,000	85,135	15,463	10,514	992		113,017		425,123
Farmers' Bank, Hudson.....	S. & E.	300,000	97,496	38,182	13,145			164,318	5,340	618,483
Farmers' Bank, Lansingburg.....	S. & E.	172,000	70,003	6,948	901			132,083	360	382,297
Farmers' Bank of Saratoga County.....	S. & E.	200,000	12,509	182	6,344			13,060		232,496
Farmers' Bank, Troy.....	S. & E.	350,000	71,352	17,888	137,390			129,018		705,649
Farmers' Bank of Washington County.....	S. & E.	169,850	88,736	10,990	7,223			62,566		339,275
Farmers and Citizens' Bank of Long Island.....	S.	200,000	44,136		7,193			151,373	797	403,499
Farmers and Drivers' Bank.....	S. & E.	111,150	56,805	22,165	754			22,793		213,668
Farmers and Mechanics' Bank, Genesee.....	S. & E.	150,000	38,198	26,333	24,205		19,485	305,512		563,734
Farmers and Mechanics' Bank, Rochester.....	S. & E.	125,000	110,282	24,617	124,989		15,190	200,238		600,317
Flour City Bank.....	S. & E.	300,000	96,637	24,137	1,410		13,234	186,579		621,999
Fort Plain Bank.....	S. & E.	150,000	113,969	29,206	3,009			93,865	700	390,751
Fort Stanwix Bank.....	S. & E.	150,000	112,131	60,031	2,165	6,231	13,625	117,972		462,156
Frankfort Bank.....	S. & E.	105,000	67,196	10,408	858	236		33,686	559	217,944
Fredonia Bank.....	S. & E.	100,000	98,721	7,810	823			80,194		267,548
Frontier Bank.....	S. & E.	100,000	89,891	3,411	196			72,543		286,043
Fulton County Bank.....	S. & E.	150,000	65,681	10,901		1,859		17,052		245,494
Genesee County Bank.....	S. & E.	200,000	94,517	10,110	484			36,470	5,150	346,732

G 2.—Statement showing the condition of the banks of the State of New York—Continued.

Banks.	LIABILITIES.								
	Capital.	Notes in circulation.	Profits.	Due banks.	Due individuals and corporations other than banks.	Due treasurer of the State of New York.	Due depositors on demand.	Amount due not included in either of the above heads.	Total liabilities.
OTHER BANKING ASSOCIATIONS—Continued.									
Genesee River Bank..... S. & E.	\$130,000	\$70,582	\$7,836	.....	.....	\$10,182	\$60,746	.....	\$279,347
Genesee Valley Bank..... S. & E.	150,000	138,009	10,375	\$2,427	.....	.....	91,282	.....	392,093
Glen's Falls Bank..... S. & E.	112,000	119,290	47,601	6,374	.....	.....	208,613	\$9,320	503,200
Goshen Bank..... S.	110,000	100,512	8,854	274	.....	.....	40,095	.....	259,736
Hamilton Bank..... S. & E.	110,000	97,071	11,931	2,166	.....	352	33,789	895	256,208
Hudson River Bank..... S.	250,000	92,522	44,421	14,612	\$856	.....	88,272	.....	490,684
Huguenot Bank..... S. & E.	125,000	73,004	8,155	1,421	.....	.....	43,214	.....	250,795
Hungerford's Bank..... S. & E.	125,000	79,717	16,712	785	.....	.....	71,938	7,407	301,562
Ilion Bank..... S. & E.	100,000	39,205	3,848	8,139	.....	.....	41,102	850	193,146
International Bank..... S. & E.	400,000	46,345	31,265	5,158	1,070	18,888	176,171	10,907	689,807
Jefferson County Bank..... S. & E.	200,000	121,514	14,535	7,146	.....	.....	137,825	70	481,090
Judson Bank..... S. & E.	122,000	82,693	13,775	.....	.....	.....	128,014	.....	346,483
Lake Ontario Bank..... S. & E.	325,000	73,017	56,780	78,544	.....	27,315	147,271	102,818	810,746
Leonardville Bank..... S. & E.	100,000	60,149	4,229	17	.....	.....	28,144	96	192,636
Lockport City Bank..... S. & E.	104,000	78,252	10,750	705	23,500	14,220	40,195	18,671	290,295
Long Island Bank..... S.	400,000	92,516	84,499	82,497	4,000	.....	457,322	650	1,121,485
Manufacturers' Bank, Brooklyn..... S.	150,000	96,439	39,172	534	.....	.....	174,317	334	460,797
Manufacturers' Bank, Troy..... S. & E.	250,000	83,707	30,136	53,534	.....	11,524	416,082	.....	844,986
Manufacturers and Traders' Bank..... S. & E.	500,000	93,500	38,302	8,919	.....	.....	84,075	.....	724,798
Marine Bank, Buffalo..... S. & E.	200,000	70,224	20,105	38,182	.....	19,075	195,984	.....	543,572
Marine Bank, Oswego..... S. & E.	186,000	58,742	13,100	134,336	.....	21,734	51,096	.....	465,008
Market Bank, Troy..... S. & E.	204,000	73,559	11,399	28,190	.....	.....	150,575	.....	467,724
Mechanics' Bank, Brooklyn..... S.	500,000	152,240	99,634	1,706	.....	.....	863,311	26	1,616,917
Mechanics' Bank, Syracuse..... S. & E.	140,000	64,946	9,146	12,221	.....	.....	92,670	.....	318,985
Mechanics and Farmers' Bank..... S. & E.	350,000	116,527	143,932	117,682	.....	44,299	956,532	.....	1,728,974
Medina Bank..... S. & E.	50,000	42,751	4,562	1,148	.....	11,703	76,362	.....	188,527
Mercantile Bank, Plattsburg..... S.	100,000	62,846	6,099	.....	.....	1,327	43,729	.....	214,002
Merchants' Bank, Albany..... S.	400,000	86,633	29,468	375,897	.....	12,980	224,601	.....	1,129,581
Merchants' Bank, Poughkeepsie..... S.	150,000	90,866	52,696	30,865	4,000	.....	86,345	.....	414,773
Merchants' Bank, Syracuse..... S. & E.	180,000	86,919	19,745	3,716	.....	10,811	115,917	.....	417,109
Merchants and Farmers' Bank..... S. & E.	90,000	78,506	35,823	243	.....	.....	147,259	.....	351,832
Merchants and Mechanics' Bank, Troy..... S. & E.	300,000	92,518	20,748	215,680	.....	11,396	142,360	.....	782,703
Middletown Bank..... S. & E.	125,000	80,648	22,835	6,375	.....	.....	52,131	.....	286,991

Mohawk Bank.....S.	100,000	76,101	8,759	8,636		169,675	363,171
Mohawk River Bank.....S.	100,000	69,735	5,788	1,577	4,656	30,047	211,804
Mohawk Valley Bank.....S. & E.	150,000	84,740	13,499	8,554		57,929	349,323
Monroe County Bank.....S. & E.	100,000	93,635	25,713	17,649	13,231	168,443	418,671
Montgomery County Bank.....S. & E.	100,000	50,421	10,002	4,414		31,886	196,824
Mutual Bank, Troy.....S. & E.	234,500	84,211	15,619	4,500	11,337	242,875	593,226
Nas au Bank, Brooklyn.....S.	300,000	82,152	22,387	100		192,473	597,112
National Bank, Albany.....S.	600,000	79,421	30,903	24,245	43,836	159,985	938,621
New York and Erie Bank.....S. & E.	300,000	42,627	44,571	11,052	19,207	126,638	544,096
New York State Bank.....S.	350,000	78,300	100,640	635,721	45,210	334,138	1,544,278
Niagara County Bank.....S. & E.	100,000	57,834	32,964	348	34,300	67,615	316,741
Oneida Central Bank.....S. & E.	104,220	48,417	4,389	5,523		56,319	218,869
Oneida County Bank.....S. & E.	125,000	99,171	8,117	2,073	7,127	39,358	280,848
Oneida Valley Bank.....S. & E.	105,000	60,051	4,610	1,657		47,963	219,282
Onondaga Bank.....S.	34,000	3,897				873	54,030
Onondaga County Bank.....S.	150,000		4,529				20,000
Oswegatchie Bank.....S. & E.	200,000	94,225	18,769	6,941		208,569	528,506
Oswego River Bank.....S. & E.	114,500	48,535	6,871	1,986	16,620	22,144	218,182
Otsego County Bank.....S. & E.	200,000	132,566	15,912	2,499		72,884	423,862
Pulaski Bank.....S. & E.	100,000	42,335	4,895			32,525	179,755
Quassaick Bank.....S. & E.	300,000	113,007	18,755	18,129	1,308	88,205	539,406
Rensselaer County Bank.....S. & E.	200,000	45,035	18,542	391		54,603	318,997
Rochester Bank.....S. & E.	165,400	69,019	266	3,000		20,643	258,329
Rome Exchange Bank.....S. & E.	100,000	103,058	10,123	827		10,945	265,106
Salt Springs Bank.....S. & E.	200,000	79,859	10,899	8,376		22,459	457,242
Saratoga County Bank.....S. & E.	150,000	26,621	19,385	18,491		12,369	365,992
Spraker Bank.....S. & E.	100,000	70,282	4,378	779	800	32,477	208,717
State Bank, Troy.....S. & E.	250,000	118,890	59,525	145,633		11,628	531,237
State of New York Bank.....S.	125,000	97,542	14,082	8,402			63,237
Stissing Bank.....S. & E.	72,000	53,590	1,648	106			36,215
Susquehanna Valley Bank.....S. & E.	100,000	89,752	9,474	1,484	8,581	39,079	245,386
Syracuse City Bank.....S. & E.	149,000	61,418		7,792	10,705	143,837	393,830
Traders' Bank of Rochester.....S. & E.	250,000	134,499	19,817	3,763		126,751	569,675
Union Bank, Albany.....S.	500,000	72,134	40,332	48,834		49,662	883,073
Union Bank, Kinderhook.....S. & E.	200,000	104,665	13,115		7,040	98,019	423,334
Union Bank, Rochester.....S. & E.	500,000	198,922	46,223	35,220		288,540	1,068,906
Union Bank of Sullivan County.....S. & E.	150,000	84,033	23,780	671		21,136	279,759
Union Bank, Troy.....S. & E.	300,000	83,238	59,391	154,327	64	11,522	857,615
Union Bank, Watertown.....S. & E.	187,900	85,007	13,041	5,047		66,415	357,411
Utica City Bank.....S. & E.	200,000	79,949	6,225	14,015		32,892	346,036
Wallkill Bank.....S.	125,000	72,150	6,678	12,067		34,157	250,054
Washington County Bank.....S. & E.	200,000	61,021	21,268			93,988	376,761
Watertown Bank & Loan Co.....S. & E.	100,000	91,598	5,227	4,144	106,000	133,027	524,734
Waverly Bank.....S. & E.	106,100	77,936	6,439			35,450	226,086
Weedsport Bank.....S. & E.	100,000	60,000	7,839	1,670		58,026	227,537
West Winfield Bank.....S. & E.	125,000	74,971	9,815			19,844	246,578
White's Bank.....S. & E.	200,000	72,880	37,604	53,026	30,174	213,219	626,189
Williamsburg City Bank.....S.	500,000	127,445	59,216	29,322		622,706	1,338,960
	34,886,987	15,690,883	3,941,904	5,219,045	372,147	1,699,208	85,669,437

G 2.—Statement showing the condition of the banks of the State of New York—Continued.

BANKS.	LIABILITIES.								
	Capital.	Notes in circulation.	Profits.	Due banks.	Due individuals and corporations other than banks.	Due treasurer of the State of New York.	Due depositors on demand.	Amount due not included in either of the above heads.	Total liabilities.
INDIVIDUAL BANKS.									
Addison Bank..... S. & E.	\$50,000	\$16,396	\$4,740	.....	\$600	.....	\$19,025	.....	\$90,761
Bank of Bath..... S. & E.	50,000	66,615	12,051	\$5,861	31,392	.....	129,823	.....	295,743
Bank of Canandaigua..... S. & E.	26,000	61,624	2,425	61	.....	.....	55,417	.....	145,528
Bank of Cayuga Lake..... S.	10,000	15,768	2,300	140	.....	.....	7,713	.....	35,922
Bank of Commerce, Putnam county..... S. & E.	84,612	83,938	1,422	.....	.....	.....	7,548	.....	177,520
Bank of Havana..... S. & E.	50,000	36,449	36,037	720	.....	.....	177,086	.....	300,263
Bank of Lima..... S. & E.	50,000	49,932	5,177	.....	.....	.....	62,147	.....	167,256
Bank of Seneca Falls..... S. & E.	80,000	90,350	4,523	19,131	.....	.....	130,107	\$53,187	377,300
Bank of Westfield..... S. & E.	50,000	42,266	15,459	3,976	.....	.....	115,575	.....	227,276
Briggs Bank..... S. & E.	50,115	44,748	22,526	2,978	5,000	.....	38,557	148	164,072
Brockport Exchange Bank..... S. & E.	50,000	43,960	2,618	7,686	.....	\$15,951	121,342	.....	241,558
Burnet Bank..... S. & E.	88,400	47,749	3,891	4,502	.....	10,809	42,670	.....	198,022
Commercial Bank, Clyde..... S. & E.	25,000	51,669	30,513	6,546	.....	.....	73,152	.....	186,881
Farmers' Bank, Attica..... S. & E.	54,533	40,006	3,405	283	.....	.....	10,642	.....	108,871
George Washington Bank..... S. & E.	50,000	30,447	10,046	8,450	1,200	.....	59,779	.....	159,923
H. J. Miner & Co.'s Bank..... S. & E.	29,000	42,042	1,201	330	.....	.....	30,173	875	103,622
Hollis White & Co.'s Bank..... S.	10,000	9,346	1,812	1,553	10,657	.....	18,616	1,130	53,117
Iron Bank..... S. & E.	50,000	65,164	4,603	1,280	.....	5,175	32,433	.....	158,656
Jamestown Bank..... S. & E.	98,885	82,630	5,104	2,552	.....	.....	43,622	.....	232,794
J. N. Hungerford's Bank..... S. & E.	50,000	28,519	4,759	166	.....	.....	54,945	.....	138,391
J. T. Raplee's Bank..... S. & E.	25,100	27,395	601	289	.....	3,945	66,992	21,443	145,667
Lake Shore Bank..... S. & E.	46,200	43,256	4,222	1,389	6,340	.....	88,212	.....	189,620
Lyons Bank..... S. & E.	47,609	55,814	36,762	4,440	.....	9,265	40,688	2,369	196,950
Merchants' Bank of Erie County..... S. & E.	50,000	17,086	4,280	.....	.....	.....	9,374	.....	80,741
Merchants' Bank of Westfield..... S. & E.	40,000	40,270	19,719	915	.....	.....	114,163	.....	215,067
Perrin Bank..... S. & E.	42,820	42,812	16,041	.....	.....	.....	26,935	29,026	157,635
Randall Bank..... S. & E.	50,000	55,006	10,469	22,590	.....	.....	142,577	.....	280,643
R. M. Goddard & Co.'s Bank..... S.	50,000	49,485	1,574	.....	.....	.....	35,780	.....	136,839
Schoharie County Bank..... S. & E.	100,000	69,057	9,351	55	.....	.....	25,329	.....	203,793
Smith's Bank of Perry..... S.	50,000	23,690	25,740	.....	.....	.....	39,274	.....	138,704
Suffolk County Bank..... S.	20,000	47,869	415	.....	72	.....	75,481	1,131	144,970
Unadilla Bank..... S. & E.	130,550	118,086	7,401	.....	.....	.....	21,292	24	277,354
Wooster Sherman's Bank..... S. & E.	50,000	48,327	6,084	5,710	.....	.....	78,898	.....	189,020

Worthington Bank.....S. & E.	50,000	67,219	10,178	1,134	20,000	.....	46,915	.....	195,446
Wyoming County Bank.....S. & E.	50,000	68,519	6,091	276	.....	.....	65,615	.....	190,502
	1,808,724	1,723,509	333,510	103,013	75,261	45,145	2,107,897	1,9,333	6,306,427
Add for cents .....	.....	.....	.....	.....	.....	.....	.....	517	143
Grand totals.....	111,441,320	29,959,506	13,738,012	28,807,249	1,203,330	1,969,880	102,109,393	1,856,464	291,085,154



G 2.—Statement showing the condition of the banks of the State of New York—Continued.

BANKS.	RESOURCES.													
	Loans and discounts.	Overdrafts.	Due from banks.	Due from directors.	Due from brokers.	Real estate.	Specie.	Cash items.	Stocks and promissory notes.	Bonds and mortgages.	Bills of solvent banks.	Bills of suspended banks.	Loss and expense account.	Total resources.
INCORPORATED BANKS, NEW YORK CITY.														
Bank of the State of New York ..	\$3,759,171	\$2,150	\$107,089	\$94,500	\$137,750	\$204,571	\$754,948	\$868,407	.....	.....	.....	.....	\$3,501	\$5,699,840
Leather Manufacturer's Bank.....	1,827,708	.....	119,030	71,663	1,400	.....	365,233	346,668	.....	.....	\$3,445	.....	9,930	2,676,539
Manhattan Company .....	4,745,754	146	169,160	224,047	33,700	335,937	471,167	589,483	\$4,543	\$61,862	49,185	.....	54,827	6,477,525
New York Dry Dock Company ..	469,914	3,617	24,820	9,378	32,557	11,619	48,665	22,830	.....	.....	3,359	.....	3,396	710,100
Seventh Ward Bank.....	1,203,492	46	29,203	39,233	63,500	33,375	185,130	164,945	.....	.....	7,638	.....	15,577	1,639,410
	12,006,039	5,959	449,302	438,821	268,907	585,502	1,825,133	1,992,333	126,420	61,862	63,627	.....	87,221	17,203,414
BANKING ASSOCIATIONS, NEW YORK CITY.														
American Exchange Bank.....	7,298,295	179	334,475	90,512	481,919	377,520	1,136,027	912,518	514,958	263,377	44,296	.....	53,077	10,934,726
Artisan's Bank .....	1,029,018	5,620	68,256	19,300	13,000	11,185	112,699	81,940	118,399	.....	15,976	.....	1,430	1,444,526
Atlantic Bank .....	574,646	1,613	8,853	26,950	5,000	.....	56,914	62,381	100,961	.....	.....	.....	15,250	820,622
Bank of America .....	5,276,396	77	184,199	65,000	.....	220,000	1,689,219	597,501	203,469	7,050	305,483	.....	67,099	8,550,495
Bank of Commerce .....	10,797,321	.....	441,568	157,000	95,000	391,364	1,503,005	1,405,120	1,990,263	.....	52,179	.....	24,691	16,605,514
Bank of the Commonwealth .....	1,235,438	1,395	70,439	58,985	1,135	188,834	110,703	37,354	272,833	.....	33,347	.....	10,396	2,294,744
Bank of New York .....	4,426,023	1,262	78,471	91,300	402,018	570,208	517,173	610,082	610,082	.....	.....	.....	68,360	6,673,600
Bank of North America .....	1,515,984	2,503	116,215	29,500	9,300	110,251	90,401	317,377	108,016	.....	13,780	.....	19,530	2,291,060
Bank of the Republic .....	3,977,263	.....	548,706	117,366	19,980	150,000	775,009	756,401	303,784	.....	.....	.....	31,985	6,543,151
Broadway Bank .....	2,600,024	545	76,256	164,650	.....	175,000	368,736	249,391	203,200	.....	.....	.....	32,964	3,828,830
Bull's Head Bank .....	368,903	.....	28,191	28,065	.....	30,122	29,508	73,739	128,849	.....	10,375	.....	4,253	673,583
Butchers and Drivers' Bank.....	1,633,300	137	32,537	94,910	.....	57,000	221,300	107,032	236,726	1,000	29,733	.....	3,560	2,332,328
Chatham Bank.....	685,856	646	16,320	42,473	.....	67,722	42,105	115,167	167,696	2,500	.....	.....	15,444	1,113,460
Chemical Bank .....	1,956,377	843	54,512	14,760	.....	53,343	545,691	101,272	45,006	.....	10,242	.....	4,882	3,180,210
Citizens' Bank.....	730,290	612	11,008	63,017	37,560	63,490	97,296	63,618	188,550	.....	17,707	.....	9,207	1,181,811
City Bank .....	2,127,145	409	31,774	46,496	2,700	80,000	218,552	479,639	11,364	.....	18,087	.....	2,669	2,969,632
Continental Bank .....	3,431,353	4,236	63,469	25,918	68,000	270,046	290,693	559,514	264,079	.....	20,657	.....	15,775	4,919,825
Corn Exchange Bank .....	1,516,042	76	18,596	24,000	37,800	113,376	273,015	300,680	187,300	.....	13,398	.....	19,584	2,442,071
East River Bank .....	301,592	.....	11,403	34,928	.....	83,949	29,697	40,313	100,000	.....	6,923	.....	3,300	577,179
Fulton Bank .....	1,417,328	671	46,157	98,210	47,000	65,073	303,429	148,975	213,367	4,250	4,446	.....	2,234	2,205,934
Greenwich Bank.....	515,799	.....	20,130	.....	.....	15,553	66,405	21,163	203,186	.....	21,809	.....	1,238	865,286
Grocers' Bank .....	546,857	1,385	81,775	57,054	.....	30,000	33,342	8,502	62,250	.....	.....	.....	8,540	772,654

Hanover Bank.....	1,461,171	1,198	34,321	118,618	.....	91,880	119,408	389,691	138,910	.....	7,392	.....	10,922	2,254,128
Importers and Traders' Bank ...	2,463,602	2,704	122,541	71,500	.....	100,084	341,799	298,144	242,000	12,098	11,684	.....	26,208	3,620,868
Irring Bank .....	818,187	2,482	41,554	63,632	.....	43,000	134,352	113,812	156,950	6,813	21,890	.....	10,308	1,348,981
Manufacturers & Merchants' B'k	302,937	.....	87,552	14,500	.....	8,377	37,830	50	111,441	.....	1,799	.....	1,249	551,237
Marine Bank .....	9-9,777	1,123	14,889	12,500	17,500	75,000	135,741	270,856	150,899	15,000	.....	.....	14,010	1,667,298
Market Bank .....	1,530,348	353	59,220	54,455	5,000	75,000	183,724	185,051	255,000	.....	20,398	.....	17,645	2,319,774
Mechanics' Bank .....	3,646,323	4,111	131,776	119,334	22,000	300,000	581,263	601,339	405,093	7,500	18,673	.....	13,994	5,710,075
Mechanics' Banking Association	672,282	.....	18,423	8,900	.....	3,500	35,651	51,989	159,818	7,780	1,150	.....	2,076	952,671
Mechanics and Traders' Bank...	798,716	1,893	41,817	70,388	.....	44,120	132,773	48,620	152,739	.....	14,110	.....	2,259	1,237,050
Mercantile Bank .....	2,517,210	.....	85,833	30,000	86,000	.....	290,369	290,976	55,000	.....	11,624	.....	30,168	3,281,182
Merchants' Bank .....	4,766,634	464	274,334	108,500	185,000	1,273,414	668,616	207,847	.....	.....	11,895	.....	486	7,387,692
Merchants' Exchange Bank .....	2,092,746	66	143,245	39,097	80,000	62,798	206,351	295,426	160,080	8,000	32,099	.....	23,188	2,954,002
Metropolitan Bank .....	6,066,049	1,073	632,330	243,961	135,500	288,000	1,019,043	574,785	300,000	51,052	209,725	.....	81,195	9,223,257
Nassau Bank .....	1,407,309	1,826	40,031	28,850	.....	178,182	169,872	99,672	173,248	.....	3,956	.....	21,881	2,095,980
National Bank .....	2,015,055	.....	18,819	111,829	40,000	85,000	216,944	142,742	212,317	.....	9,087	.....	2,562	2,702,528
New York County Bank .....	411,262	.....	50,180	.....	.....	.....	35,634	35	114,711	.....	1,452	.....	8,909	622,187
New York Exchange Bank .....	308,038	21	16,701	.....	9,579	.....	24,430	7,817	137,600	.....	90,085	.....	8,660	593,344
North River Bank .....	447,094	.....	61,084	38,835	.....	86,587	73,208	69,862	92,447	.....	15,127	.....	12,628	857,970
Ocean Bank .....	1,730,287	1,279	53,806	64,064	2,500	76,456	183,392	158,884	154,927	23,739	21,116	.....	27,922	2,431,814
Oriental Bank .....	530,528	40	9,091	18,133	42,000	15,081	53,890	43,141	124,249	.....	5,336	.....	8,664	780,213
Pacific Bank .....	935,632	.....	1,549	124,696	.....	52,791	132,788	100,127	158,752	.....	17,669	.....	81	1,399,392
Park Bank .....	4,262,508	9,431	215,299	79,175	30,000	135,284	806,954	497,483	227,500	.....	.....	.....	55,584	6,209,955
People's Bank .....	692,815	998	26,372	14,305	.....	79,719	49,430	51,413	102,166	42,720	9,630	.....	7,234	1,062,501
Phenix Bank .....	2,967,717	116	126,679	184,451	100,000	175,000	348,893	401,707	220,445	.....	16,167	.....	15,038	4,271,765
St. Nicholas Bank .....	999,162	746	17,295	84,944	.....	104,258	141,471	144,439	130,746	20,075	5,031	.....	16,999	1,580,194
Shoe & Leather Bank .....	5,934,691	.....	121,426	56,500	1,653,000	100,853	1,725,449	269,603	156,524	.....	.....	.....	20,134	8,328,677
Tradesmen's Bank .....	1,447,451	.....	39,737	79,510	.....	139,660	137,226	84,443	382,968	.....	9,861	.....	6,823	2,228,171
Union Bank .....	2,754,198	153	134,893	40,900	610,250	209,345	586,494	781,461	273,173	.....	20,543	.....	171,212	4,931,476
Total New York city banks.....	108,850,899	52,286	4,956,917	3,231,991	4,225,723	5,670,821	17,740,740	13,932,618	11,879,888	472,954	1,228,638	.....	1,032,707	165,818,623
OTHER INCORPORATED BANKS.	120,856,938	58,245	5,406,219	3,670,812	4,494,630	6,256,323	19,565,873	15,924,951	12,006,308	534,816	1,292,265	.....	1,119,925	183,022,057
Albany City Bank .....	1,074,335	522	467,752	163,264	.....	22,500	32,445	85,165	53,352	10,000	63,155	.....	.....	1,799,298
Atlantic Bank, Brooklyn .....	1,444,238	474	174,506	35,927	.....	18,250	36,464	24,194	.....	.....	7,749	.....	6,173	1,712,049
Bank of Orange County .....	266,078	.....	62,701	11,556	.....	4,719	4,790	3,226	28,350	10,437	1,538	.....	1,660	383,500
Bank of Owego .....	280,551	.....	6,482	9,482	.....	11,000	5,354	1,139	16,300	8,000	337	.....	64,783	394,442
Bank of Rome .....	249,290	2,915	44,539	18,327	.....	11,000	3,437	7,194	.....	2,700	521	.....	1,410	316,609
Bank of Salina .....	249,290	884	6,373	7,906	.....	20,971	1,853	3,937	9,100	11,684	1,103	.....	.....	402,188
Brooklyn Bank .....	345,180	.....	30,733	22,483	.....	7,000	14,140	17,202	11,500	.....	.....	.....	.....	653,288
Cayuga County Bank .....	572,711	.....	20,733	77,119	.....	10,000	8,251	2,743	8,548	87,653	996	.....	.....	675,526
Chautauque County Bank .....	532,879	3,739	20,716	77,119	.....	7,087	7,546	2,401	12,000	20,987	10,123	20	1,403	373,541
Chemung Canal Bank .....	247,038	1,787	62,144	3,651	1,472	7,087	7,546	2,401	.....	.....	7,950	.....	.....	612,884
Essex County Bank .....	518,536	2,525	70,950	.....	10,665	5,000	5,535	2,862	.....	.....	2,861	.....	602	271,608
Farmers & Manufacturers' Bank	191,330	395	52,481	13,000	.....	9,787	6,662	7,486	.....	.....	4,909	.....	1,825	868,953
Herkimer County Bank .....	716,336	823	51,230	31,375	.....	17,827	24,506	26,582	24,911	.....	24,911	.....	.....	545,466
Highland Bank .....	495,663	3,488	18,769	18,845	.....	10,459	6,182	4,278	600	4,545	1,473	.....	.....	331,163
Kingston Bank .....	503,838	67	62,209	12,450	.....	16,562	16,777	2,060	.....	23,500	6,147	.....	.....	303,733
Oneida Bank .....	258,267	365	14,712	.....	.....	21,233	3,480	816	.....	.....	1,896	.....	2,961	1,012,836
Rochester City Bank .....	867,547	1,493	114,741	39,081	.....	45,258	12,113	481	.....	24,445	4,760	.....	2,982	809,126
Schenectady Bank .....	680,603	3,098	35,386	32,535	.....	7,741	18,934	1,004	.....	15,922	14,171	.....	725	495,136

BANKS.	RESOURCES.													
	Loans and dis- counts.	Overdrafts.	Due from banks.	Due from direc- tors.	Due from brokers.	Real estate.	Specie.	Cash items.	Stocks and pro- missory notes.	Bonds and mort- gages.	Bills of solvent banks.	Bills of suspended banks.	Loss and expense account.	Total resources.
OTHER INCORPORATED BANKS— Continued.														
Seneca County Bank.....	\$296,763	\$4	\$36,620	\$24,303	.....	\$33,762	\$5,649	.....	\$200	\$84,492	\$2,199	.....	\$663	\$460,355
Steuben County Bank.....	451,614	157	60,728	4,300	.....	3,000	5,262	.....	.....	9,373	7,629	.....	1,686	539,451
Tanners' Bank.....	286,647	326	65,245	2,916	.....	5,500	11,176	\$11,775	45,102	2,127	6,111	.....	45	434,058
Tompkins County Bank.....	507,996	1,743	13,364	51,606	.....	7,500	8,496	942	35,490	21,654	3,490	.....	2,543	603,222
Troy City Bank.....	748,433	925	93,669	59,646	.....	13,800	5,414	21,627	16,525	12,923	.....	.....	2,749	916,068
Ulster County Bank.....	322,056	2	37,472	5,809	.....	5,000	5,795	1,090	.....	.....	3,037	.....	1,787	376,241
Westchester County Bank.....	404,922	1,159	24,033	20,922	.....	10,670	23,717	230	23,000	5,135	3,339	.....	230	456,439
	12,653,351	27,562	1,676,410	679,837	\$12,137	325,626	275,600	222,188	260,067	380,488	161,120	\$20	104,607	16,087,110
OTHER BANKING ASSOCIATIONS.														
Albany Exchange Bank.....	530,587	361	25,696	46,868	.....	34,000	6,993	24,213	111,177	15,500	2,667	.....	.....	751,196
Auburn City Bank.....	261,366	793	19,535	18,048	.....	10,000	2,453	3,314	90,000	16,438	4,239	.....	5,393	407,533
Auburn Exchange Bank.....	221,644	1,453	19,667	5,697	.....	647	2,130	3,619	129,000	.....	537	.....	3,805	382,506
Ballston Spa Bank.....	175,392	1,063	.....	3,288	.....	3,000	3,501	616	81,000	2,000	607	.....	.....	267,182
Bank of Albany.....	904,059	793	142,949	44,680	.....	53,392	17,915	54,860	77,750	.....	4,869	.....	3,136	1,259,726
Bank of Albion.....	162,175	543	61,892	.....	100	1,800	6,086	525	83,600	55,543	1,752	107	2,733	376,760
Bank of Attica.....	336,081	3,003	32,764	6,000	.....	23,200	3,341	3,437	66,425	52,667	2,198	.....	34,519	557,637
Bank of Auburn.....	358,999	1,469	3,778	12,194	.....	22,290	3,379	570	115,500	34,982	7,272	.....	.....	548,241
Bank of Binghamton.....	226,629	1,018	24,051	17,936	.....	14,500	7,462	1,186	99,500	72,986	4,190	.....	3,268	451,793
Bank of the Capitol.....	989,970	390	81,440	94,430	.....	.....	4,571	23,049	112,196	.....	6,114	.....	.....	1,220,731
Bank of Cazenovia.....	169,856	.....	19,667	12,292	.....	.....	7,911	2,087	58,023	45,160	910	.....	1,404	305,297
Bank of Central New York.....	136,195	645	8,883	6,246	100	24,151	2,779	3,294	32,000	29,140	.....	.....	1,651	238,742
Bank of Chemung.....	76,811	2,217	4,824	.....	.....	7,000	4,795	.....	55,500	25,277	7,114	.....	.....	183,538
Bank of Chenango.....	201,774	2,610	6,022	8,964	.....	10,653	4,183	90	65,000	13,324	1,901	.....	2	305,563
Bank of Cohoes.....	107,195	43	11,341	15,415	.....	.....	2,693	4,027	56,976	.....	372	.....	894	183,543
Bank of Cooperstown.....	257,714	2,371	34,473	2,122	.....	6,000	4,111	3,860	101,400	65,113	1,909	.....	64	477,017
Bank of Corning.....	50,296	2,417	3	9,738	.....	.....	74	.....	22,127	45,484	.....	.....	1,792	122,197
Bank of Coxsackie.....	126,943	.....	44,153	2,721	.....	2,700	3,444	4,463	76,462	11,140	.....	.....	1,344	270,650
Bank of Dansville.....	183,216	146	16,316	7,957	.....	22,304	2,126	.....	69,227	47,100	1,215	.....	440	342,092
Bank of Fayetteville.....	158,905	3,456	296	.....	.....	5,954	1,308	412	59,510	45,323	1,716	.....	949	277,834
Bank of Fishkill.....	206,663	1,648	1,319	5,906	.....	12,000	5,225	4,679	94,997	4,000	3,819	.....	1,594	335,946

Bank of Fort Edward.....	274,868	28	9,500	2,914	4,400	2,041	5,044	48,830	54,176	.....	1,778	400,669
Bank of Genesee.....	244,310	1,322	3,142	6,585	9,552	15,433	10	50,000	57,196	7,650	.....	389,355
Bank of Geneva.....	275,319	2,045	46,103	9,114	2,900	9,882	7	83,052	64,950	8,284	113	490,588
Bank of the Interior.....	519,763	1,927	330,390	21,647	9,565	32,077	279,879	29,013	590	.....	.....	1,203,208
Bank of Kent.....	123,951	.....	36	.....	4,389	1,076	342	48,931	54,940	1,095	.....	230,653
Bank of Kinderhook.....	277,141	30	38,699	18,526	4,142	3,846	3,099	57,000	45,450	1,760	.....	3,607
Bank of Lansingburg.....	272,091	584	6,968	23,898	14,228	6,058	1,434	45,162	35,000	1,239	.....	3-3,868
Bank of Lowville.....	124,261	1,280	9,474	9,288	764	1,764	551	87,000	16,911	429	2	247,948
Bank of Malone.....	170,656	646	42,009	4,171	2,856	1,428	1,957	71,000	51,286	4,462	.....	347,578
Bank of Newark.....	132,733	.....	21,758	.....	10,720	1,523	805	27,418	26,612	5,770	.....	227,342
Bank of Newburg.....	538,476	153	39,922	31,053	12,596	11,619	3,071	124,700	69,015	3,307	3,009	805,872
Bank of Newport.....	80,641	585	6,414	.....	1,555	350	35,592	30,025	22	10	.....	155,519
Bank of Norwich.....	152,090	2,363	28,536	3,336	6,600	3,640	1,878	64,000	62,882	1,143	7,104	330,238
Bank of Old Saratoga.....	142,971	400	2,094	.....	4,664	1,617	2,749	34,788	30,000	183	.....	217,374
Bank of Pawling.....	174,480	213	42,371	546	5,200	5,003	9,193	72,353	60,740	1,109	.....	372,173
Bank of Port Jervis.....	148,955	.....	2,552	.....	4,159	2,365	16,928	108,900	4,981	*69	1,192	290,034
Bank of Poughkeepsie.....	340,887	212	126,493	8,496	9,300	11,657	13,030	116,927	662	3,045	3,525	625,742
Bank of Rhinebeck.....	135,711	209	7,587	14,660	1,375	5,086	23,383	96,640	1,234	28	.....	271,257
Bank of Rondout.....	231,802	637	8,246	500	8,000	6,721	1,934	140,000	1,076	8	.....	398,427
Bank of Salem.....	223,335	1,744	18,791	29,541	725	2,044	6,221	63,200	47,772	5,888	2,883	367,306
Bank of Saratoga Springs.....	209,861	407	14,370	8,010	.....	16,530	1,231	73,200	3,822	12	.....	319,423
Bank of Silver Creek.....	162,890	624	6,335	.....	5,528	2,262	414	41,000	43,210	977	12	257,554
Bank of Sing Sing.....	199,143	3,766	2,372	12,119	24,730	4,679	6,984	69,083	1,533	23,166	.....	335,460
Bank of Syracuse.....	357,242	.....	17,843	.....	24,500	4,547	4,174	60,000	89,614	3,247	3,861	565,130
Bank of Tioga.....	115,736	.....	4,122	10,524	4,588	4,249	1,980	94,487	147	1,090	.....	226,400
Bank of Troy.....	603,803	1,604	51,291	33,423	17,485	15,503	16,385	59,162	4,000	3,637	7,317	780,211
Bank of Ulster.....	218,281	82	12,359	32,178	9,596	4,172	2,560	96,772	23,600	2,672	2,400	372,499
Bank of Utica.....	815,276	1,072	13,117	18,648	26,928	5,548	16,427	126,160	89,600	5,129	10,066	1,109,327
Bank of Vernon.....	87,099	1,579	11,692	162	2,000	2,018	114	65,400	6,257	585	1,053	177,800
Bank of Watertown.....	18,051	377	1,536	.....	15,000	.....	.....	39,480	14,072	.....	1,200	89,717
Bank of Watervliet.....	151,288	.....	19,442	2,691	2,200	4,784	557	60,620	60,838	1,174	742	301,648
Bank of West Troy.....	226,597	714	18,633	.....	15,490	3,177	7,429	52,742	14,400	3,500	.....	424,051
Bank of Whitehall.....	273,639	1,237	49,574	1,700	4,200	3,509	2,672	11,250	23,887	.....	446	370,416
Bank of Whitestown.....	109,776	1,148	9,877	9,433	1,750	4,749	.....	42,672	38,700	4,924	.....	213,797
Bank of Yonkers.....	159,656	169	23,171	29,298	6,187	6,736	3,993	101,350	1,300	*07	516	303,888
Black River Bank.....	275,794	1,560	36,283	.....	2,241	4,858	1,416	65,000	47,088	2,891	.....	437,062
Broome County Bank.....	155,300	708	28,517	1,730	10,000	6,682	.....	108,325	1,500	.....	1,413	312,447
Buffalo City Bank.....	247,186	813	44,541	24,552	4,179	2,220	169	17,250	12,881	3,371	2,754	335,367
Cambridge Valley Bank.....	262,889	1,943	38,029	.....	.....	3,826	2,060	57,471	50,775	3,888	.....	384,907
Canajoharie Bank.....	143,859	303	9,189	16,829	5,000	830	505	44,700	41,718	46	.....	1,272
Canastota Bank.....	113,129	.....	5,298	482	3,320	3,615	490	56,476	47,569	3,482	50	2,031
Catacaut Bank.....	75,558	1,671	7,564	461	.....	714	1,631	18,000	.....	3,121	.....	2,440
Cat-kill Bank.....	173,815	1,225	19,181	29,881	13,200	5,553	3,673	104,975	.....	937	.....	2,709
Central Bank, Brooklyn.....	420,568	273	35,461	21,442	*10,000	13,949	16,053	83,800	.....	.....	5,928	576,132
Central Bank, Cherry Valley.....	195,341	781	24,473	.....	12,147	4,594	1,069	67,000	78,645	5,918	.....	366,095
Central Bank, Troy.....	502,005	133	6,740	6,000	9,000	3,977	9,160	60,000	56,913	1,604	172	649,707
Central City Bank.....	179,030	472	7,240	5,708	7,476	2,498	869	49,309	28,054	3,680	17,318	295,952
Chester Bank.....	129,931	.....	47,676	709	7,264	4,334	1,093	97,104	3,000	973	10	291,387
Chittenango Bank.....	152,531	.....	38,384	1,066	16,310	226	55,775	45,066	3,508	.....	858	316,223
Citizens' Bank, Fulton.....	175,944	311	2,537	48,173	.....	2,424	156	57,825	19,685	1,862	1,741	262,487
City Bank, Brooklyn.....	551,709	72	21,874	38,551	23,043	15,695	7,700	87,913	17,000	4,086	2,970	732,084
City Bank, Oswego.....	675,708	1,354	27,505	7,200	13,406	3,732	2,147	31,000	55,711	1,473	5,836	817,875
Clinton Bank, Buffalo.....	580,071	272	19,611	12,000	11,612	2,995	726	56,820	34,500	4,044	100	731,391

BANKS.	RESOURCES.													
	Loans and dis- counts.	Overdrafts.	Due from banks.	Due from direc- tors.	Due from brokers.	Real estate.	Specie.	Cash items.	Stocks and pro- missory notes.	Bonds and mort- gages.	Bills of solvent banks.	Bills of suspended banks.	Loss and expense account.	Total resources.
OTHER BANKING ASSOCIATIONS— Continued.														
Commercial Bank, Albany.....	\$1,452,935	\$1,269	\$486,964	\$62,575	.....	\$56,948	\$24,634	\$41,660	\$230,936	.....	\$16,257	.....	.....	\$2,311,606
Commercial Bank, Glen's Falls..	195,873	22	4,240	1,735	.....	4,000	3,071	264	57,900	\$34,740	1,652	.....	\$6,898	308,592
Commercial Bank, Rochester ..	614,215	397	102,340	78,902	.....	44,423	6,444	1,851	150,041	116,199	10,727	.....	7,876	1,054,517
Commercial Bank, Sar. Springs.	117,813	1,465	506	7,703	.....	.....	5,312	2,253	97,575	.....	.....	.....	3,000	227,926
Commercial Bank, Troy.....	827,011	4	74,851	104,762	.....	.....	15,756	66,155	140,918	59,290	6,480	.....	6,679	1,197,147
Commercial Bank, Whitehall ..	184,244	474	11,558	.....	.....	.....	6,574	13,164	102,000	.....	2,001	.....	39	330,057
Croton River Bank.....	116,227	601	12,860	.....	\$4,829	1,200	613	12,918	55,000	51,860	340	.....	.....	251,621
Cuba Bank.....	114,986	4,474	7,844	.....	.....	2,652	1,798	.....	55,750	52,491	1,081	.....	3,400	245,479
Cuyler's Bank.....	159,228	126	19,422	.....	.....	21,500	2,366	2,070	64,025	38,004	2,954	.....	1,132	310,829
Delaware Bank.....	67,307	*8	19,629	4,750	.....	4,684	4,092	241	151,200	2,000	13,342	\$*3	44,317	306,814
Deposit Bank.....	89,403	.....	22,137	.....	.....	.....	6,367	3	60,000	46,254	457	.....	12,661	237,284
Dover Plains Bank.....	94,194	335	3,310	8,519	.....	9,169	2,411	2,661	77,469	.....	1,009	.....	2,186	192,747
Elmira Bank.....	146,711	.....	37,300	.....	.....	8,000	3,661	5,290	53,000	37,100	5,297	.....	.....	296,361
Exchange Bank, Lockport.....	335,339	2,535	19,386	15,000	.....	9,475	3,108	613	47,782	70,976	1,465	.....	13,982	504,694
Fallkill Bank .....	281,497	2,074	9,876	37,165	.....	9,000	5,026	1,543	92,100	820	2,031	.....	1,521	405,491
Farmers' Bank, Amsterdam.....	296,147	797	7,620	12,671	.....	.....	3,685	6,695	61,000	36,700	11,948	.....	528	425,123
Farmers' Bank, Hudson.....	418,338	883	29,270	2,800	3,468	7,000	4,865	6,587	123,900	22,935	2,388	.....	2,314	618,483
Farmers' Bank, Lansingburg...	266,298	.....	6,680	38,049	.....	.....	2,481	8,946	40,402	55,810	1,678	.....	.....	382,297
Farmers' Bank of Saratoga Co...	181,169	4,471	2	.....	1,000	9,700	144	15,937	7,000	6,000	101	.....	7,968	232,496
Farmers' Bank, Troy.....	536,898	11	21,772	32,500	.....	9,437	6,676	5,237	84,776	35,426	5,413	.....	.....	705,649
Farmers' Bank of Wash. Co....	220,956	1,264	1,673	6,621	.....	4,280	1,337	2,837	54,000	50,230	101	.....	2,595	339,275
Farmers & Citizens' Bank, L. I.	242,577	1,213	615	9,530	.....	49,686	4,677	13,026	60,226	.....	3,914	.....	27,563	403,499
Farmers & Drivers' Bank.....	99,998	.....	8,739	6,761	.....	5,857	4,149	246	84,801	7,500	1,666	.....	710	213,668
Farmers & Mechanics' Bank of Genesee ..	420,219	1,375	10,917	.....	.....	.....	2,696	2,770	42,771	75,678	2,947	.....	4,357	563,734
Farmers & Mechanics' Bank, Rochester.....	428,207	601	396	.....	.....	35,475	5,150	604	68,650	54,506	3,158	.....	3,565	600,317
Flour City Bank.....	443,490	642	42,993	2,000	.....	.....	6,724	2,786	60,000	50,700	8,561	.....	6,101	621,999
Fort Plain Bank.....	208,144	8	42,255	7,745	.....	4,000	6,552	763	87,400	31,216	9,044	.....	1,367	290,751
Fort Stanwix Bank.....	276,268	2,769	32,732	5,761	.....	5,000	4,180	302	61,800	72,436	2,913	.....	3,756	462,156
Frankfort Bank.....	97,347	262	2,763	25,050	.....	11,688	1,134	222	45,419	56,112	407	131	2,454	217,944
Fredonia Bank.....	155,152	69	6,862	6,035	.....	3,050	3,991	467	59,385	49,560	5,792	29	3,189	287,548
Frontier Bank.....	134,774	755	19,199	.....	.....	4,000	2,603	833	59,256	40,673	3,220	.....	728	266,043

Fulton County Bank.....	148,758	178	7,895	9,370	.....	2,000	1,857	1,817	38,000	44,391	403	.....	193	215,494
Genesee County Bank.....	926,596	1,189	4,820	5,201	.....	5,346	6,372	483	55,000	43,540	454	.....	3,318	246,732
Genesee River Bank.....	65,681	216	22,803	17,739	178	6,893	1,656	633	37,296	41,550	1,561	.....	1,065	279,347
Genesee Valley Bank.....	235,166	3	8,072	9,200	113	.....	1,709	1,169	83,900	60,100	572	.....	1,388	393,493
Glen's Falls Bank.....	338,793	1,185	23,629	.....	.....	.....	6,839	1,599	70,000	55,366	4,409	.....	1,357	503,200
Goshen Bank.....	114,567	44	12,050	.....	.....	.....	2,995	929	120,781	5,528	1,505	.....	1,334	259,736
Hamilton Bank.....	97,948	1,539	15,737	5,350	.....	3,000	10,259	269	66,027	51,492	8,222	.....	1,712	258,28
Hudson River Bank.....	354,666	340	16,934	.....	.....	5,000	3,444	10,500	96,500	.....	3,219	.....	.....	490,684
Huguenot Bank.....	131,703	123	12,379	10,194	.....	11,411	2,516	1,190	65,067	22,905	573	.....	2,925	250,715
Hungerford's Bank.....	139,454	3,309	21,285	5,801	.....	2,300	2,710	4,501	64,750	71,800	1,441	.....	.....	391,562
Ilion Bank.....	138,075	4,851	1,520	1,362	.....	3,235	592	1,124	27,000	26,944	67	.....	805	193,146
International Bank.....	499,780	1,823	29,171	37,001	811	58,029	3,886	1,397	27,812	49,265	3,330	212	5,100	689,807
Jefferson County Bank.....	293,517	875	14,758	17,850	.....	3,000	4,745	2,979	77,750	77,165	6,300	.....	.....	481,090
Judson Bank.....	198,006	1,171	38,004	.....	.....	.....	3,040	4,095	43,000	45,343	12,634	.....	1,187	346,483
Lake Ontario Bank.....	509,468	1,711	8,586	5,932	.....	91,678	3,662	17,516	79,715	86,145	4,358	.....	4,894	810,746
Leonardsville Bank.....	89,975	1,583	13,278	.....	.....	.....	411	4,984	36,080	41,564	982	.....	3,686	192,636
Lockport City Bank.....	177,556	5,799	6,825	.....	937	10,932	1,002	283	46,300	34,024	1,256	.....	6,316	590,295
Long Island Bank.....	797,463	38	81,858	15,181	.....	14,719	13,162	14,838	188,800	.....	6,888	.....	3,726	1,121,485
Manufacturers Bank, Brooklyn.....	305,116	.....	25,279	3,888	.....	4,034	5,018	14,564	103,700	.....	.....	.....	3,083	460,797
Manufacturers' Bank, Troy.....	663,154	2,036	31,320	29,100	.....	22,761	7,146	7,508	57,242	46,510	2,340	.....	4,965	844,986
Manufacturers & Traders' Bank.....	538,318	502	20,208	5,500	.....	11,101	21,330	5,747	61,560	46,824	4,745	.....	12,520	724,798
Marine Bank, Buffalo.....	402,462	457	27,531	.....	.....	15,464	2,057	1,708	40,200	49,197	2,402	.....	2,091	543,572
Marine Bank, Oswego.....	343,503	4,035	12,100	13,087	.....	4,252	2,385	43,205	48,175	1,421	.....	.....	3,468	465,008
Market Bank, Troy.....	289,559	493	49,271	14,816	.....	20,754	5,237	8,123	50,000	48,494	1,123	.....	1,667	467,724
Mechanics' Bank, Brooklyn.....	1,198,173	22	104,049	59,837	63,000	25,184	41,156	48,251	173,900	.....	231	.....	4,395	1,616,917
Mechanics' Bank, Syracuse.....	200,693	2,149	11,078	1,017	.....	10,000	1,907	6,891	36,000	46,530	21	.....	3,502	318,955
Mechanics & Farmers' Bank.....	1,246,356	279	210,898	45,637	.....	70,487	22,804	34,614	78,500	58,665	6,367	.....	.....	1,728,974
Medina Bank.....	124,043	1,360	12,723	.....	.....	.....	1,061	837	24,000	20,890	1,205	.....	722	186,527
Mercantile Bank, Plattsburg.....	98,735	.....	2,967	.....	.....	.....	1,061	837	102,000	2,703	1,366	.....	4,797	214,062
Merchants' Bank, Albany.....	788,702	268	125,992	103,574	.....	.....	12,889	64,732	106,883	.....	30,113	.....	.....	1,129,581
Merchants' Bank, Poughkeepsie.....	255,705	840	20,824	11,953	.....	6,350	11,351	2,343	109,000	.....	7,124	.....	1,434	414,773
Merchants' Bank, Syracuse.....	275,843	2,105	14,457	7,886	.....	6,000	4,071	4,689	50,800	50,000	4,928	.....	4,614	417,109
Merchants & Farmers' Bank.....	151,293	1,225	87,333	.....	.....	12,799	4,243	337	43,000	49,608	1,991	.....	.....	351,832
Merchants & Mechanics' Bank, Troy.....	588,935	578	33,017	48,010	.....	8,000	9,296	31,116	56,900	50,720	4,140	.....	.....	782,703
Middletown Bank.....	164,671	.....	10,744	4,360	.....	6,000	4,231	2,816	59,000	36,100	2,182	.....	1,244	286,991
Mohawk Bank.....	206,867	2,261	17,050	23,138	.....	11,700	5,970	4,100	102,600	1,000	8,500	.....	3,120	363,171
Mohawk River Bank.....	108,744	273	19,027	.....	.....	5,000	1,134	879	73,600	.....	2,941	.....	1,004	211,804
Mohawk Valley Bank.....	223,070	1,375	12,210	30,373	.....	4,250	3,076	299	50,700	52,685	76	.....	1,600	349,323
Monroe County Bank.....	263,637	239	15,389	.....	.....	14,243	6,648	1,391	56,459	52,307	3,648	.....	4,706	416,671
Montgomery County Bank.....	143,239	1,034	4,494	15,273	.....	1,900	2,236	244	39,887	1,293	626	.....	1,808	196,824
Mutual Bank, Troy.....	409,021	2,366	8,539	34,501	.....	30,549	6,251	10,693	66,958	48,400	5,957	.....	4,488	593,226
Nassau Bank, Brooklyn.....	427,151	118	6,361	19,300	25,000	.....	19,254	22,089	109,939	.....	2,353	.....	9,824	597,112
National Bank, Albany.....	751,747	5,093	37,490	138,060	.....	32,864	4,519	6,530	100,171	.....	2,136	.....	2,069	938,621
New York and Erie Bank.....	315,849	8,254	24,720	28,000	.....	91,823	1,912	6,576	62,360	22,534	546	100	9,419	544,096
New York State Bank.....	1,185,174	326	116,554	107,196	.....	27,858	18,698	59,439	192,641	608	13,047	.....	.....	1,544,278
Niagara County Bank.....	195,049	872	14,917	10,720	350	.....	1,253	32,230	50,000	19,004	1,436	.....	1,978	316,741
Oneida Central Bank.....	119,056	2,868	12,546	5,253	.....	9,630	2,592	2,717	28,000	38,960	1,468	.....	629	218,889
Oneida County Bank.....	140,680	1,498	16,883	5,361	.....	5,962	1,800	1,257	56,973	51,578	1,87	159	2,688	280,848
Oneida Valley Bank.....	90,631	876	22,999	8,003	.....	2,000	3,393	2,687	74,500	19,080	1,203	.....	1,911	219,282
Onondaga Bank.....	10,862	37	10,289	.....	.....	.....	.....	.....	5,000	.....	.....	.....	27,840	54,030
Onondaga County Bank.....	31,683	.....	122,066	.....	.....	12,788	.....	.....	.....	7,991	.....	.....	.....	174,529
Oswegatchie Bank.....	330,767	2,333	33,285	39,123	.....	9,993	10,516	5,751	57,000	47,238	28,505	.....	3,114	528,506



G 2.—Statement showing the condition of the banks of the State of New York—Continued.

	RESOURCES.													
BANKS.	Loans and dis- counts.	Overdrafts.	Due from banks.	Due from direc- tors.	Due from brokers	Real estate.	Specie.	Cash items.	Stocks and pro- missory notes.	Bonds and mort- gages.	Bills of solvent banks.	Bills of suspended banks.	Loss and expense account.	Total resources.
OTHER BANKING ASSOCIATIONS— Continued.														
Oswego River Bank.....	\$131,047	\$2,636	\$255	\$8,431	.....	\$1,591	\$1,943	\$308	\$39,000	\$37,094	\$1,173	.....	\$3,132	\$218,182
Otsego County Bank.....	249,612	.....	8,362	21,862	.....	4,000	4,724	4,065	80,000	67,829	5,150	.....	117	423,862
Pulaski Bank.....	81,769	786	10,899	23,033	.....	500	3,067	1,009	32,865	45,715	3,305	.....	837	179,755
Qua-saick Bank.....	358,302	107	10,589	25,617	.....	22,575	8,146	4,151	130,885	.....	1,601	.....	3,047	539,406
Rensselaer County Bank.....	229,365	.....	5,634	47,664	.....	11,572	3,229	1,854	35,382	29,415	1,022	.....	1,521	318,997
Rochester Bank.....	83,330	273	3,618	.....	.....	18,716	1,543	488	97,300	37,156	1,990	.....	13,909	258,329
Rome Exchange Bank.....	107,207	5	33,332	10,671	.....	5,800	4,175	179	66,000	45,130	416	.....	2,859	265,106
Salt Springs Bank.....	266,164	375	34,733	3,355	.....	11,833	1,306	1,729	92,457	47,528	1,114	.....	.....	457,242
Saratoga County Bank.....	268,040	7,985	11,411	18,706	.....	5,000	4,416	11,601	23,882	20,050	12,545	.....	1,059	365,992
Spraker Bank.....	83,013	286	32,027	2,162	.....	4,500	2,617	1,333	55,000	25,712	2,472	.....	1,754	208,717
State Bank, Troy.....	857,996	1,147	16,268	90,046	.....	11,970	15,278	22,622	111,324	59,650	14,832	.....	6,025	1,117,114
State of New York Bank.....	157,084	96	12,376	6,630	.....	3,150	2,448	1,157	127,850	.....	699	.....	3,629	308,491
Stissing Bank.....	83,692	42	6,749	6,190	.....	1,300	1,635	5,331	43,000	18,130	2,469	.....	1,210	163,560
Susquehanna Valley Bank.....	125,870	68	7,020	3,141	.....	6,450	4,898	718	49,000	50,060	3,611	.....	690	248,386
Syracuse City Bank.....	214,041	8,991	31,890	21,256	.....	20,817	3,489	957	39,000	28,150	700	.....	48,792	396,830
Traders' Bank, Rochester.....	340,102	445	16,642	8,218	.....	44,845	4,555	.....	81,345	71,616	4,364	.....	5,760	569,675
Union Bank, Albany.....	689,128	75	47,388	36,470	.....	30,430	10,204	15,937	81,655	2,949	5,303	.....	.....	883,073
Union Bank, Kinderhook.....	283,231	526	15,096	49,777	.....	8,396	4,567	3,339	55,900	49,263	1,725	.....	1,298	423,334
Union Bank, Rochester.....	710,565	381	24,666	34,700	.....	63,605	11,129	12,516	108,900	114,186	14,283	.....	8,671	1,068,906
Union Bank of Sullivan County.....	166,162	36	3,534	2,284	.....	4,449	2,404	352	64,000	35,436	2,848	.....	535	279,759
Union Bank, Troy.....	648,103	3,371	28,249	73,601	.....	10,325	12,934	21,152	60,000	48,500	18,439	.....	6,538	857,615
Union Bank, Watertown.....	239,381	2,560	4,122	.....	.....	.....	2,830	1,283	55,600	50,794	837	.....	.....	357,411
Utica City Bank.....	175,376	618	16,820	3,500	.....	1,988	8,586	3,879	58,605	62,102	14,823	.....	3,235	346,036
Wallkill Bank.....	142,514	.....	12,503	5,500	.....	.....	2,137	3,285	80,000	.....	1,275	.....	8,336	250,054
Washington County Bank.....	246,038	92	16,718	20,753	.....	107	5,813	6,565	56,000	43,684	1,583	.....	157	376,761
Watertown Bank and Loan Co.....	367,764	1,248	40,157	.....	.....	13,055	1,946	502	51,000	44,824	4,235	.....	.....	524,734
Waverly Bank.....	105,773	.....	10,969	.....	.....	4,684	3,638	.....	96,000	3,888	.....	.....	1,092	226,086
Weedsport Bank.....	136,698	410	529	.....	.....	3,500	1,901	146	30,000	45,547	1,426	.....	8,078	227,537
West Winfield Bank.....	131,531	3,457	13,743	2,463	.....	5,700	1,090	415	40,400	46,618	1,633	.....	1,989	246,578
White's Bank.....	466,030	1,674	18,404	9,508	.....	4,784	3,616	2,832	51,210	72,470	4,798	\$367	.....	636,189
Williamsburg City Bank.....	976,413	87	87,930	48,613	.....	23,675	29,005	10,701	176,225	27,000	3,644	.....	4,276	1,338,960
	54,807,315	204,316	5,237,696	2,989,402	\$151,212	2,031,355	1,015,931	1,192,640	13,508,746	6,266,628	720,376	1,444	692,545	85,669,437

G 2.—Statement showing the condition of the banks of the State of New York—Continued.

H. Ex. Doc. 49—9

INDIVIDUAL BANKS.	RESOURCES.												
	Loans and discounts.	Overdrafts.	Due from banks.	Due from brokers.	Real estate.	Specie.	Cash items.	Stocks and promissory notes.	Bonds and mortgages.	Bills of solvent banks.	Bills of suspended banks.	Loss and expense account.	Total resources.
Addison Bank .....	\$59,460	\$3,420	\$5,228	.....	\$3,134	\$625	\$48	\$2,150	\$9,000	\$1,693	.....	.....	\$90,761
Bank of Bath .....	196,637	139	12,455	.....	10,000	3,432	766	35,000	36,392	920	.....	.....	295,743
Bank of Canandaigua .....	68,588	429	4,618	\$9,818	.....	1,198	193	35,000	31,060	3,380	.....	\$1,059	145,538
Bank of Cayuga Lake .....	16,690	.....	103	6,203	.....	477	.....	15,914	.....	561	.....	2,176	35,922
Bank of Commerce of Putnam County .....	58,127	2,974	.....	3,407	.....	761	.....	70,740	41,600	1,816	.....	1,501	177,520
Bank of Havana .....	222,412	9	30,367	.....	.....	1,210	.....	19,000	24,895	2,368	.....	.....	300,263
Bank of Lima .....	76,468	1,910	4,316	.....	15,000	1,680	.....	28,650	34,235	4,063	\$26	907	167,256
Bank of Seneca Falls .....	243,608	17,915	2,398	100	9,067	3,075	500	55,300	43,970	1,463	.....	.....	377,300
Bank of Westfield .....	157,293	.....	6,701	.....	.....	5,217	4,003	26,000	22,884	4,128	.....	1,038	227,276
Briggs Bank .....	96,405	4,288	1,140	.....	1,600	1,137	3,259	25,000	29,109	1,933	.....	200	164,072
Brockport Exchange Bank .....	117,090	3,270	23,584	.....	21,480	728	462	29,699	42,976	569	.....	1,696	241,558
Burnet Bank .....	112,037	990	12,302	.....	1,667	1,975	1,504	33,700	30,940	596	.....	2,308	198,022
Commercial Bank, Clyde .....	113,596	6,037	7,362	.....	1,500	319	.....	27,500	26,656	931	.....	2,979	186,881
Farmers' Bank, Attica .....	57,938	.....	369	.....	3,766	316	.....	21,000	23,374	928	.....	1,178	108,871
George Washington Bank .....	74,583	126	28,122	200	10,223	2,019	348	16,591	17,379	5,942	.....	4,586	159,923
H. J. Miner & Co's Bank .....	43,304	183	9,108	.....	.....	4,404	1,049	25,000	18,284	2,289	.....	.....	103,622
Hollis White & Co's Bank .....	33,941	3,092	10,477	4,488	.....	200	.....	.....	3,708	1,170	.....	527	53,117
Iron Bank .....	69,974	251	5,582	.....	2,000	983	2,223	53,000	22,400	869	.....	1,371	158,656
Jamestown Bank .....	138,268	3,312	212	.....	.....	1,113	4,332	43,300	41,575	681	.....	.....	232,794
J. N. Hungerford's Bank .....	82,359	105	15,986	.....	3,000	1,673	438	15,000	14,400	3,388	.....	2,040	138,391
J. T. Raplee's Bank .....	83,986	.....	6,552	.....	6,000	3,529	.....	16,500	20,200	8,409	.....	489	145,667
Lake Shore Bank .....	123,132	201	6,374	.....	1,800	4,852	1,295	23,500	22,700	5,517	.....	247	189,620
Lyons Bank .....	122,220	6,959	860	.....	.....	1,464	81	32,000	29,478	3,884	.....	.....	196,950
Merchants' Bank of Erie County .....	44,182	.....	3,480	50	10,157	640	151	17,336	4,500	292	.....	.....	80,741
Merchants' Bank of Westfield .....	149,671	.....	14,434	.....	.....	4,672	1,623	22,600	19,540	2,526	.....	.....	215,067
Perrin Bank .....	93,618	5,099	3,905	.....	.....	312	2,190	22,000	23,951	1,331	.....	5,226	157,635
Randall Bank .....	214,187	124	864	.....	.....	2,082	.....	39,000	18,800	4,905	.....	679	280,643
R. M. Goddard & Co's Bank .....	61,910	151	14,015	1,000	.....	1,072	625	55,926	.....	3,138	.....	.....	136,839
Schoharie County Bank .....	119,502	3,572	4,066	.....	.....	1,897	74	36,000	38,104	575	.....	.....	203,793
Smith's Bank of Perry .....	90,870	116	8,560	.....	5,000	2,570	644	25,000	.....	5,943	.....	.....	138,704
Suffolk County Bank .....	47,604	114	10,280	.....	.....	2,273	4,616	78,650	.....	1,289	.....	142	144,970
Unadilla Bank .....	135,008	.....	.....	21,602	.....	1,104	.....	67,000	63,550	7,408	.....	3,284	277,354

G 2.—Statement showing the condition of the banks of the State of New York—Continued.

INDIVIDUAL BANKS.	RESOURCES.												
	Loans and discounts.	Overdrafts.	Due from banks.	Due from brokers.	Real estate.	Specie.	Cash items.	Stocks and promissory notes.	Bonds and mortgages.	Bills of solvent banks.	Bills of suspended banks.	Loss and expense account.	Total resources.
Wooster Sherman's Bank.....	\$112,157	\$497	\$10,197	.....	\$13,000	\$2,147	\$418	\$25,000	\$24,116	\$307	.....	\$1,177	\$189,020
Worthington Bank.....	108,348	298	9,907	.....	2,000	1,739	791	34,000	36,935	563	.....	863	195,446
Wyoming County Bank.....	99,840	3,102	.....	.....	1,828	1,246	5,347	44,697	31,274	2,177	.....	987	190,502
	3,645,013	68,683	273,924	\$46,868	122,222	64,141	36,980	1,122,753	847,985	87,962	\$26	36,660	6,306,427
Add for cents.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	988	143
Grand totals.....	191,962,617	358,806	12,594,249	4,704,847	8,735,526	20,921,545	17,376,759	26,897,874	8,029,917	2,261,723	1,490	1,954,728	291,085,154

NOTE.—303 banks. The sums in the columns "Due from directors," "Due from brokers," and those marked \* do not form any part of the several "Total resources."

*Summary showing the aggregate of the resources and liabilities of the banks of the State of New York, as exhibited by their reports to the superintendent of the banking department of the State of New York, of their condition on the morning of Saturday, the 10th day of December, 1859.*

## RESOURCES.

Loans and discounts.....		\$191,952,617
Overdrafts.....	\$8 and	358,798
Due from banks.....		12,594,249
Due from directors.....	\$7,340,051	
Due from brokers.....	4,704,847	
Real estate.....	10,000 and	8,725,526
Specie.....		20,921,545
Cash items.....		17,376,759
Stocks and promissory notes.....		26,897,874
Bonds and mortgages.....		8,029,917
Bills of Solvent banks.....		2,261,723
Bills of suspended banks.....	\$72 and	1,418
Loss and expense account.....		1,953,740
Add for cents.....		988
		<hr/> 291,085,154 <hr/>

## LIABILITIES.

Capital.....	\$111,441,320
Circulation.....	29,959,506
Profits.....	13,738,012
Due banks.....	28,807,249
Due individuals and corporations other than banks.....	1,203,330
Due treasurer of the State of New York.....	1,969,880
Due depositors on demand.....	102,109,393
Amount due not included under either of the above heads.....	1,855,947
Add for cents.....	517
	<hr/> 291,085,154 <hr/>

STATE OF NEW YORK, BANK DEPARTMENT, *Albany, January 30, 1860.*

I certify that the preceding statement is an abstract of the quarterly reports made to this department by the several banks, banking associations, and individual bankers, (as far as it was practicable to arrange the items of the several reports under general heads,) in pursuance of the third and fourth sections of the act entitled "An act to abolish the office of bank commissioner, and for other purposes," and the acts amendatory thereof and additional thereto, together with the summary thereof, according to law.

JAMES M. COOK, *Superintendent.*

## H.

## Statement of banks in New Jersey, January, 1860.

	Name.	Location.	Capital.	Loans and discounts.	Stocks.	Real estate.	Other investments.	Due by other banks.	Notes of other banks.	Specie.	Circulation.	Deposits and dividends.	Due to other banks.
1	New Bank and Insurance Company.....	Newark.....	\$508,650	\$1,113,318 08	.....	\$54,214 88	\$11,277 50	\$198,119 74	\$40,090 89	\$51,488 56	\$215,984	\$479,090 51	\$177,120 51
2	State Bank.....	do.....	600,000	1,128,970 83	\$310 00	18,077 73	.....	139,252 31	63,105 50	35,804 30	158,426	472,629 91	39,181 04
3	Mechanics' Bank.....	do.....	500,000	1,248,412 04	.....	25,000 00	2,000 00	210,711 61	51,273 08	52,745 29	234,147	505,129 58	503,786 58
4	Newark City Bank.....	do.....	250,000	580,918 51	.....	12,000 00	.....	38,369 69	44,577 42	21,154 79	143,754	218,207 21	10,901 58
5	Essex County Bank.....	do.....	200,000	357,004 37	.....	60,268 78	.....	22,144 69	15,189 27	126,156	113,471 08	5,690 38	.....
6	Orange Bank.....	Orange.....	227,935	342,790 65	.....	6,017 73	3,955 00	47,513 81	13,327 42	16,930 24	100,915	81,935 79	3,878 75
7	State Bank.....	City of Elizabeth	400,000	721,458 33	.....	15,900 00	726 81	75,749 22	15,081 55	24,527 06	138,627	219,655 68	39,182 14
8	Farmers and Mechanics' Bank...	Rahway.....	200,000	310,007 08	.....	8,637 40	695 47	42,041 21	2,166 01	22,530 19	82,697	78,764 20	5,558 87
9	State Bank.....	New Brunswick.	250,000	547,063 40	.....	13,841 28	1,675 00	171,618 96	8,091 20	53,107 39	194,404	268,752 74	31,886 38
10	Bank of New Jersey.....	do.....	300,000	346,561 33	43,800 00	14,394 07	13,558 58	47,142 10	13,041 51	11,966 12	95,709	82,193 31	3,000 73
11	Somerset County Bank.....	Somerville.....	100,000	223,376 85	.....	1,618 37	.....	27,555 48	13,846 72	22,821 76	113,586	50,123 69	8,858 85
12	Morris County Bank.....	Morristown.....	90,500	144,011 72	.....	9,448 93	107,841 41	37,452 98	2,864 25	7,828 97	67,713	97,351 55	4,464 80
13	Iron Bank.....	do.....	59,755	83,572 59	66,000 00	.....	1,920 00	24,628 37	6,613 79	6,059 07	49,646	59,819 76	12,823 51
14	Union Bank.....	Dover.....	100,000	276,899 34	.....	10,984 12	.....	32,880 43	9,367 65	12,854 81	114,764	100,404 32	.....
15	Farmers' Bank.....	Wantage.....	79,940	319,528 24	.....	5,000 00	12,153 52	32,645 34	7,255 00	8,285 32	82,736	30,888 52	.....
16	Sussex Bank.....	Newton.....	201,025	312,882 40	.....	7,558 31	8,800 00	106,134 07	13,105 00	26,796 01	176,533	45,755 14	18,365 75
17	Belvidere Bank.....	Belvidere.....	179,450	371,354 75	.....	4,938 76	.....	72,483 05	8,200 00	21,485 95	157,896	39,002 91	1,892 70
18	Hackettstown Bank.....	Hackettstown...	100,700	211,620 63	.....	6,500 00	.....	46,900 71	21,963 05	9,772 92	143,244	46,193 46	5,495 92
19	Phillipsburg Bank.....	Phillipsburg.....	147,535	239,017 03	960 00	8,036 39	.....	33,240 56	7,575 00	15,645 98	96,002	51,030 19	5,872 54
20	Hunterdon County Bank.....	Flemington.....	100,000	183,633 00	10,000 00	.....	.....	17,164 82	4,376 66	15,517 35	84,052	39,013 56	3,865 93
21	Lambertville Bank.....	Lambertville.....	50,000	77,029 80	47,957 60	.....	15,000 00	6,525 51	7,560 00	7,630 49	41,905	50,814 08	592 85
22	Clinton Bank.....	Clinton.....	80,000	122,796 07	52,000 00	346 50	.....	24,562 97	4,479 28	6,871 22	85,495	34,538 95	7,552 67
23	Union Bank.....	Frenchtown.....	85,012	62,395 05	79,427 50	3,271 93	.....	19,046 04	1,449 18	6,167 95	63,853	19,873 64	2,773 77
24	Trenton Banking Company.....	Trenton.....	280,000	553,000 00	3,950 00	15,000 00	78,450 00	17,836 00	17,064 00	31,996 00	157,777	217,734 00	12,316 00
25	Mechanics and Manufacturers' Bk.	do.....	300,000	532,525 12	3,180 00	11,024 52	.....	68,949 00	14,769 00	32,731 94	157,053	105,943 54	65,343 68
26	Princeton Bank.....	Princeton.....	100,000	167,724 71	500 00	.....	4,150 00	51,885 17	21,982 34	10,346 24	50,738	103,838 37	3,351 92
27	Central Bank of New Jersey.....	Hightstown.....	149,800	182,689 32	.....	5,700 00	7,450 00	14,200 29	8,137 03	5,955 28	44,159	27,153 65	25,716 44
28	Farmers and Merchants' Bank.....	Middletown Point	100,000	235,838 22	.....	5,000 00	2,182 31	39,827 03	7,768 20	13,481 57	86,611	87,119 15	.....
29	Freehold Banking Company.....	Freehold.....	100,000	198,376 38	.....	4,680 21	.....	15,901 78	3,090 00	9,505 32	43,812	73,683 23	1,634 00
30	Bordentown Banking Company...	Bordentown.....	50,125	106,469 17	11,316 25	5,628 20	.....	10,085 55	2,486 00	12,757 05	57,051	34,451 92	457 03
31	Mount Holly Bank.....	Mount Holly.....	85,000	76,454 98	70,000 00	7,000 00	.....	14,658 01	5,698 45	7,392 98	38,307	44,711 72	1,611 11
32	Farmers' Bank of New Jersey.....	do.....	100,000	166,437 00	.....	10,402 00	31,305 00	8,666 00	21,391 00	29,296 00	62,034	49,909 00	715 00
33	Burlington County Bank.....	Medford.....	70,000	126,392 37	.....	8,333 09	.....	47,244 19	5,785 18	14,536 60	53,742	56,424 75	3,065 99

34	Burlington Bank.....	Burlington.....	50,000	80,657 15	.....	5,326 36	.....	20,448 00	12,302 00	14,708 12	37,519	38,673 62	4,184 35
35	Mechanics' Bank.....	do.....	50,000	112,251 54	.....	14,693 42	32,655 00	11,933 71	4,803 00	17,939 67	33,098	60,499 53	4,422 94
36	Farmers and Mechanics' Bank....	Camden.....	171,280	284,505 47	.....	21,000 00	.....	35,105 91	12,157 57	28,155 17	110,976	89,697 38	4,036 48
37	State Bank.....	do.....	260,000	789,431 30	.....	22,944 72	.....	93,046 79	40,248 10	69,702 49	215,564	382,248 18	54,479 20
38	Gloucester County Bank.....	Woodbury.....	100,000	185,992 91	.....	7,037 40	2,238 63	11,582 33	5,246 39	18,278 59	48,708	69,569 93	6,837 20
39	Salem Banking Company.....	Salem.....	75,000	205,230 97	.....	2,525 00	3,950 50	55,399 58	26,689 55	33,471 26	114,331	89,541 96	.....
40	Cumberland Bank.....	Bridgeton.....	102,100	200,076 10	.....	2,366 96	.....	51,453 49	9,804 00	34,648 84	87,493	86,919 55	.....
41	Millville Bank.....	Millville.....	49,005	83,763 47	.....	4,750 00	.....	12,049 12	4,737 25	11,982 55	44,336	21,496 58	293 20
42	City Bank.....	Perth Amboy.....	25,000	57,273 89	.....	.....	.....	8,811 60	1,963 40	4,402 59	27,565	12,416 20	2,738 07
43	Mechanics and Traders' Bank....	Jersey City.....	250,000	433,968 47	117,845 00	42,729 53	.....	80,880 97	9,908 49	14,690 17	125,449	267,613 51	21,159 23
44	Bank of Jersey City.....	do.....	246,600	349,197 15	117,447 85	.....	5,920 00	32,934 10	24,682 25	7,137 96	95,405	175,733 29	10,755 87
45	Hudson County Bank.....	do.....	180,400	313,724 52	135,102 56	34,274 41	42,321 88	79,898 76	.....	15,176 50	128,295	265,779 30	4,244 60
46	Hoboken City Bank.....	Hoboken.....	110,000	196,200 27	71,932 00	.....	14,108 00	15,885 19	14,131 24	6,445 29	67,450	124,985 12	11,851 64
47	Passaic County Bank.....	Paterson.....	20,000	26,755 87	39,642 63	.....	.....	8,359 28	1,372 00	2,574 80	36,694	17,571 63	2,816 90
48	Catact City Bank.....	do.....	50,000	61,351 13	91,500 00	.....	.....	6,087 69	10,771 40	5,425 00	85,489	31,645 39	7,326 94
49	Union County Bank.....	Plainfield.....	30,000	48,264 98	.....	.....	.....	15,890 92	4,754 00	11,781 83	29,912	22,462 35	... ..
			7,884,412	14,909,174 65	962,911 39	446,202 22	590,884 64	2,395,028 22	662,196 69	940,700 82	4,811,832	5,741,465 63	1,141,664 04

TRENTON, NEW JERSEY PENSION AGENCY, January 13, 1860.

PHIL. DICKINSON,  
Pension Agent New Jersey.



## I.

*Tabular statement of the condition of the various banks of Pennsylvania in the month of November, 1859.*

BANKS.	RESOURCES.							
	Gold and silver.	Current notes, checks and bills of other banks.	Uncurrent notes, checks and bills of other banks.	Other obligations of other banks.	Bills and notes discounted not under protest.	Bills and notes discounted under protest.	Mortgages held and owned by the bank.	Assessed value for 1858 of the real estate bound by said mortgages.
Allentown Bank .....	\$40,571 45	\$12,734 45			\$327,122 78	\$12,970 19	\$803 31	
Allegheny Bank.....	80,226 55	23,898 70			748,847 93	1,302 17		
Anthracite Bank of Tamaqua.....	11,703 08	1,316 00			189,295 27	11,792 35	10,252 22	
Bank of Commerce, Philadelphia .....	220,629 12	199,687 50	\$2,415 00		663,299 62	12,271 38	6,600 00	
Bank of Commerce, Erie.....	20,161 69	20,274 49			87,133 54	15,111 98	7,000 00	
Bank of Chambersburg.....	59,578 06	1,778 86			365,060 49	28,676 18	16,070 95	
Bank of Catasauga.....	24,626 93	3,487 00			234,781 80	1,201 63		
Bank of Chester County.....	81,361 86	8,035 97	315 00		495,723 86	14,218 28		
Bank of Chester Valley.....	34,229 47	7,856 34			273,633 94	1,117 70		
Bank of Crawford County.....	5,648 13	3,655 00	98 00		53,677 72			
Bank of Beaver County.....	32,246 45	1,947 15			73,028 57			
Bank of Danville.....	22,164 93	990 00			396,717 31	5,708 80	2,322 08	
Bank of Fayette County.....	22,628 39	5,335 00			65,416 07	5,750 00		
Bank of Germantown.....	60,803 57	14,601 63	146 00		442,461 80	36,137 13	2,320 05	
Bank of Gettysburg .....	27,846 61	2,281 98	10 00		269,666 80			
Bank of Delaware County.....	51,378 60	5,093 03	10 00		444,165 82	2,160 10		
Bank of Lawrence County.....	4,108 50	3,881 00			16,178 77	22,298 00		
Bank of Middletown.....	23,392 14	16,583 11	80 00		518,367 56	25,613 81		
Bank of Montgomery County.....	71,329 52	3,285 00			628,990 79	41,812 09	11,500 00	
Bank of Northumberland.....	23,160 97	4,249 39			306,746 02	13,384 94		
Bank of North America.....	581,885 46	332,215 84	5,170 00		2,694,707 32			
Bank of the Northern Liberties.....	215,668 44	121,131 73	26,091 98		1,172,121 06	6,477 29		
Bank of Penn Township.....	189,179 44	4,860 94			894,728 20	17,338 45		
Bank of Pittsburg.....	424,130 98	120,275 00			1,618,631 15	14,332 59	1,032 35	
Bank of Pottstown.....	45,853 47	6,756 91			209,556 75	3,900 18		
Central Bank of Pennsylvania.....			15 00		122,503 12	5,674 25		
City Bank of Philadelphia .....	115,139 75	86,432 85	6,186 50		765,041 93	8,961 05		
Citizens' Bank of Pittsburg.....	46,893 02	11,163 02	670 00		599,067 93	208 20	632 37	
Columbia Bank .....	50,903 75	12,888 01	550 00		349,169 13	54,043 81		

Commercial Bank of Pennsylvania.....	259,288 96	219,831 68			1,587,561 30	9,513 06		
Commonwealth Bank.....	97,219 07	130,310 24			398,987 77	587 48		
Consolidation Bank.....	71,582 26	88,722 51	5,215 00		464,165 69	7,791 86		
Corn Exchange Bank.....	64,570 62	129,049 63	18,329 00		418,729 30			
Doylestown Bank of Bucks County.....	50,573 46	5,373 04			229,487 51	5,510 60		
Easton Bank.....	52,296 49	29,365 53	2,095 00		695,452 67	26,091 51	32,315 50	
Exchange Bank of Pittsburg.....	222,755 84	33,382 00			1,360,342 98	9,731 21	5,432 92	
Farmers' Bank of Reading.....	86,365 50	12,247 36			721,160 28	9,770 50		
Farmers' Bank of Schuylkill County.....	16,504 17	8,639 96			260,510 79	7,509 60		
Farmers' Bank of Lancaster.....	127,274 75	24,086 34			476,108 13	22,498 19		
Farmers' Bank of Bucks County.....	28,454 50	5,046 31	755 00	\$24,242 27	168,745 66	12,660 41		
Farmers and Drivers' Bank of Waynesburg.....	25,617 26	9,000 00	40 00		329,190 96	1,000 00		
Farmers and Mechanics' Bank of Philadelphia.....	1,083,717 38	67,820 09	717 27	14,035 37	3,761,464 36	132,759 96	21,789 17	
Farmers and Mechanics' Bank of Easton.....	51,897 31	15,171 88	700 47		619,683 83	11,736 23	10,500 00	
Franklin Bank of Washington.....	60,181 09	11,140 00	135 00		209,769 13	26,550 00		
Girard Bank.....	304,906 08	423,994 64	5,385 00		1,713,099 02	60,555 54	47,700 00	
Harrisburg Bank.....	100,474 50	18,436 00	950 00		590,619 94	31,342 59	11,900 00	
Honesdale Bank.....	42,243 62	58,929 00			248,713 47	6,725 00		
Iron City Bank.....	113,456 33	23,299 85			679,818 11	133 14		
Jersey Shore Bank.....	12,426 45	2,422 39			127,400 07	8,442 53		
Kensington Bank.....	176,236 92	56,713 77			753,145 18	25,117 00		
Kittanning Bank.....	20,908 29	2,910 00	5 00		89,368 88	1,039 00		
Lancaster County Bank.....	111,917 40	25,214 74			441,783 69	30,235 18	28,500 00	
Lebanon Bank.....	56,179 67	5,210 00			294,332 72	23,329 76		
Lebanon Valley Bank.....	28,835 96	11,868 93			153,968 33	8,360 05		
Lewisburg Bank.....	12,221 46	12,547 61	45 00		263,617 25	5,181 00		
Lock Haven Bank.....	19,163 09	7,409 48	230 00		296,584 94	18,879 58		
Mauch Chunk Bank.....	23,037 63				305,884 28	2,450 00		
Manufacturers and Mechanics' Bank, Phil'a.....	157,099 25	145,784 58	1,539 64		1,128,520 83	16,332 65		
Mechanics' Bank, City and County of Phil'a.....	252,452 69	290,517 16	31,457 64	10,120 10	1,809,823 13	18,724 83	6,100 00	
Mechanics' Bank of Pittsburg.....	104,218 98	45,773 18			741,194 80	2,291 05		
Merchants and Manufacturers' Bank, Pittsburg.....	157,094 02	131,773 19			815,825 59	42,541 56		
Miners' Bank of Pottsville.....	70,294 95	64,758 33			646,408 57	69,298 13	65,195 17	
Monongahela Bank of Brownsville.....	82,982 95	9,160 00	750 00		301,654 89	6,497 32		
Monongahela Valley Bank at McKeesport.....	8,386 38	1,540 00			50,874 62	25,000 00		
Octoraro Bank.....	24,877 79	4,859 84			96,918 46	3,026 21		
Philadelphia Bank.....	603,133 34	535,818 56	4,335 00		3,258,224 30	18,627 12	70,000 00	
Pittston Bank.....	7,505 06	9,533 22			60,416 52			
Southwark Bank.....	231,565 73	14,290 00	3,369 00	55,085 18	884,827 51	2,832 06		
Shamokin Bank.....	1,224 03	620 00			11,517 10	7,849 83		
Stroudsburg Bank.....	13,929 50	4,097 18			155,306 32	1,535 00		
Tioga County Bank.....	1,712 64	4,636 00	13 00		33,447 46	34,229 83		
Tradesmen's Bank.....	123,254 92	31,525 34	7,465 00		557,728 47	4,821 56	3,000 00	
Union Bank of Philadelphia.....	92,117 44	118,349 64	11,864 12		346,686 63	2,935 80		
Union Bank of Reading.....	92,553 76	8,022 38			235,519 66	420 00		
Warren County Bank, (now Northwestern).....	6,766 40	915 44	268 57		54,201 88	25,905 65		
West Branch Bank.....	17,301 06	52 61	105 00		283,048 63	5,020 00	100 00	
Western Bank, Philadelphia.....	301,333 93	213,965 32	8,530 00		1,273,540 93	10,392 13		
Wyoming Bank.....	21,048 41	845 00			219,335 38	27,913 44		
York Bank.....	35,160 26	14,361 18	660 00		807,701 46	45,082 81		
York County Bank.....	24,445 18	21,942 06			232,920 95	14,603 45		
Canonsburg Savings Fund Society.....	136 33	380 00			34,360 84	3,649 79		
Carlisle Deposit Bank.....	6,405 46	72,201 57			430,887 71			

I.—Statement of the condition of the various banks of Pennsylvania—Continued.

BANKS.	RESOURCES.							
	Gold and silver.	Current notes, checks and bills of other banks.	Uncurrent notes, checks and bills of other banks.	Other obligations of other banks.	Bills and notes discounted not under protest.	Bills and notes discounted under protest.	Mortgages held and owned by the bank.	Assessed value for 1858 of the real estate bound by said mortgages.
Dauphin Deposit Bank . . . . .	\$1,564 54	\$16,240 60	.....	.....	\$417,845 58	\$5,973 70	\$5,000 00	.....
Hanover Saving Fund Society. . . . .	976 15	9,687 62	.....	.....	162,526 81	.....	.....	.....
Mechanics' Savings Bank, Harrisburg. . . . .	3,227 24	17,333 00	.....	.....	344,998 69	14,525 50	.....	.....
Mount Joy Savings Institution. . . . .	5,216 22	.....	.....	.....	73,917 32	13,701 69	.....	.....
Reading Savings Bank. . . . .	2,820 93	1,546 43	.....	.....	49,046 67	5,942 96	.....	.....
Shrewsbury Savings Institution . . . . .	374 98	1,532 76	.....	.....	51,384 22	4,020 75	.....	.....
Milton Saving Bank. . . . .	1,466 68	4,930 00	.....	.....	59,088 08	1,959 50	.....	.....
Bank of Phoenixville . . . . .	18,291 01	5,525 00	.....	.....	44,888 46	1,050 00	.....	.....
	8,378,474 60	4,277,399 07	\$146,827 19	\$103,482 92	48,283,222 76	1,315,666 85	366,066 09	.....

I.—Statement of the condition of the various banks of Pennsylvania—Continued.

BANKS.	RESOURCES.							
	Prior mortgages, judgments, and other liens on said real estate.	Judgm'ts held and owned by the bank.	Assessed value for 1878 of the real estate bound by said judgments.	Prior judgments, mortgages, and other liens on said real estate.	Real estate held and owned by the bank. See schedule (A.)	Due from solvent banks.	Due from insolvent banks.	Public and corporate stocks and loans.
Allentown Bank.....		\$1,002 86			\$9,000 00	\$18,691 60		
Allegheny Bank.....					37,234 23	16,928 86		
Anthracite Bank of Tamaqua.....					9,355 00	28,709 74		
Bank of Commerce, Philadelphia.....					5,886 43	24,285 89	\$4,836 21	\$3,600 00
Bank of Commerce, Erie.....		15,343 93			15,000 00	23,447 20	19,790 26	3,050 00
Bank of Chambersburg.....		21,038 42			14,140 00	48,091 94		40,200 00
Bank of Catasauqua.....					6,307 29	37,945 31		9,221 38
Bank of Chester County.....		5,879 36				53,474 97		25,180 00
Bank of Chester Valley.....					6,253 28	23,381 70		
Bank of Crawford County.....						18,894 81		8,000 00
Bank of Beaver County.....		519 89				363 15		
Bank of Danville.....		11,492 96				20,200 19		
Bank of Fayette County.....						41,714 90		
Bank of Germantown.....		861 50			10,005 79	44,289 93		1,648 50
Bank of Gettysburg.....		15,008 22			6,400 00	36,341 37		940 00
Bank of Delaware County.....		4,007 00			4,000 00	42,912 71		1,000 00
Bank of Lawrence County.....		62,085 75				3,543 20	384 84	
Bank of Middletown.....		2,875 98			7,934 37	19,404 64		1,250 00
Bank of Montgomery County.....					22,216 81	31,080 06		10,830 00
Bank of Northumberland.....		13,762 48			8,569 93	43,336 42		38,639 12
Bank of North America.....					50,000 00	56,539 65	33,088 31	47,800 00
Bank of Northern Liberties.....					14,793 86	58,949 83	16,625 00	179,250 00
Bank of Penn Township.....					20,000 00	12,509 84	2,500 00	
Bank of Pittsburg.....		1,246 48			41,785 82	57,399 98		25,000 00
Bank of Pottstown.....						30,857 76		
Central Bank of Pennsylvania.....								
City Bank of Philadelphia.....					22,000 00	36,584 23	20,654 64	39,062 50
Citizens' Bank of Pittsburg.....		5,483 94			12,979 98	8,005 58	405 48	
Columbia Bank.....					209,845 26	105,892 42		
Commercial Bank of Pennsylvania.....					50,000 00	48,640 25	37,000 00	188,744 45
Commonwealth Bank.....						20,096 07		6,300 00
Consolidation Bank.....					49,049 51	29,407 53	9,565 00	32,790 00

## I.—Statement of the condition of the various banks of Pennsylvania—Continued.

BANKS.	RESOURCES.							
	Prior mortgages, judgments, and other liens on said real estate.	Judgments held and owned by the bank.	Assessed value for 1858 of the real estate bound by said judgments.	Prior judgments, mortgages, and other liens on said real estate.	Real estate held and owned by the bank. See schedule (A.)	Due from solvent banks.	Due from insolvent banks.	Public and corporate stocks and loans.
Corn Exchange Bank .....						\$57,707 59		
Doylestown Bank of Bucks County .....					\$8,148 01	12,062 79		\$13,607 55
Easton Bank .....	\$3,775 05				7,566 77	33,923 99		56,461 25
Exchange Bank of Pittsburg .....					50,000 00	33,333 87		
Farmers' Bank of Reading .....					65,958 25	40,602 98		82,990 00
Farmers' Bank of Schuylkill County .....	1,928 04				10,000 00	34,143 24		3,150 00
Farmers' Bank of Lancaster .....					10,000 00	105,867 39		
Farmers' Bank of Bucks County .....					8,449 70			
Farmers and Drovers' Bank of Waynesburg .....					59,420 60			
Farmers and Mechanics' Bank of Philadelphia .....	1,232 82				256,142 46	147,862 95	\$60,435 44	232,463 58
Farmers and Mechanics' Bank of Easton .....	2,511 93				23,677 66	29,716 29		5,746 00
Franklin Bank of Washington .....	13,591 05				3,000 00	40,899 71		
Girard Bank .....					73,768 25	56,215 86	24,879 41	343,342 00
Harrisburg Bank .....	2,010 68				11,500 00	99,549 34		83,355 00
Honesdale Bank .....					8,887 84	77,363 99		17,200 00
Iron City Bank .....					9,000 00	15,769 41		
Jersey Shore Bank .....					9,928 07	6,589 51	4,373 22	35,926 55
Kensington Bank .....					4,937 19	19,713 57		
Kittanning Bank .....	8,883 00					23,183 79		
Lancaster County Bank .....	400 00				12,744 93	18,843 21		
Lebanon Bank .....					539 05	8,776 09		
Lebanon Valley Bank .....						53,707 03		
Lewisburg Bank .....	5,797 78					59,776 20	810 04	
Lock Haven Bank .....						3,706 45		
Mauch Chunk Bank .....	7,783 96					28,775 81	15,051 40	5,443 75
Manufacturers and Mechanics' Bank, Philad'a. .....					41,760 00	49,844 25	44,105 60	20,202 45
Mechanics' Bank, City and County of Philad'a. .....						23,064 19		
Mechanics' Bank of Pittsburg .....						29,368 37	6,131 61	1,050 00
Merchants and Manufacturers' Bank, Pittsburg .....	13,902 84				88,553 20	39,488 79	1 43	6,150 00
Miners' Bank of Pottsville .....	10,186 37				19,982 09	3,174 00	2,817 85	17,850 00
Monongahela Bank of Brownsville .....	30,017 48					470 57		
Monongahela Valley Bank at McKeesport .....								

Octoraro Bank.....				4,948 79	44,874 53		
Philadelphia Bank.....				159,564 97	103,616 11	24,099 85	38,025 00
Pittston Bank.....					35,671 32		
Southwark Bank.....				15,000 00	14,117 22		76,000 00
Shamokin Bank.....		46,916 50			2,143 06		4,787 50
Stroudsburg Bank.....				5,771 47	12,741 48		
Tioga County Bank.....				1,053 25	409 58		
Tradesmen's Bank.....				12,000 00	16,998 51		
Union Bank of Philadelphia.....					48,500 73		350 00
Union Bank of Reading.....				15,000 00	6,826 58	1,390 15	
Warren County Bank, (now Northwestern).....		2,868 39		5,151 89	2,547 64	709 00	
West Branch Bank.....		12,247 26		9,456 68	28,164 15	238 92	4,740 00
Western Bank, Philadelphia.....				26,000 00	105,729 07	20,080 00	82,358 17
Wyoming Bank.....				2,312 74	92,975 31		10,000 00
York Bank.....				32,436 70	35,397 83	5 84	3,625 00
York County Bank.....					49,924 33		
Canonsburg Savings Fund Society.....		8,825 68					
Carlisle Deposit Bank.....		20,263 02		10,000 00	8,953 97		
Dauphin Deposit Bank.....				5,000 00	25,412 75		
Hanover Saving Fund Society.....		1,692 44			1,039 73		
Mechanics' Savings Bank, Harrisburg.....		3,699 02		6,835 50	24,435 51		
Mount Joy Savings Institution.....				2,474 93	437 80		400 00
Reading Savings Bank.....						12 38	
Shrewsbury Savings Institution.....						861 60	
Milton Saving Bank.....				4,000 00	5,358 73		
Bank of Phoenixville.....							
		362,202 13		1,719,136 05	3,073,210 08	349,979 50	1,807,529 75





Corn Exchange Bank.....			800 00		8,145 15	9,503 42	706,834 71
Doylstown Bank of Bucks County.....				39 36			324,802 32
Easton Bank.....	331 69	\$20,000 00			63 75		959,739 20
Exchange Bank of Pittsburg.....		100,000 00		6,737 78			1,831,716 60
Farmers' Bank of Reading.....	73 00				75		1,019,168 62
Farmers' Bank of Schuylkill County.....					1,994 66		344,380 66
Farmers' Bank of Lancaster.....	44,620 00	11,000 00			4,225 19		825,679 99
Farmers' Bank of Bucks County.....				528 01	1,366 10		250,247 96
Farmers and Drivers' Bank of Waynesburg.....					190 11		424,458 93
Farmers and Mechanics' Bank of Philadelphia.....	74,300 00	101,000 00				24,507 44	5,980,248 29
Farmers and Mechanics' Bank of Easton.....	2,000 00				3 50		773,345 15
Franklin Bank of Washington.....	21,950 88			11,458 04		406 73	399,081 63
Girard Bank.....			40,000 00			106,000 00	3,199,845 80
Harrisburg Bank.....	7,952 54	20,000 00			4,315 99		982,506 58
Honesdale Bank.....						50,000 00	510,062 92
Iron City Bank.....				3,307 75		2,450 18	847,234 77
Jersey Shore Bank.....						2,007 16	162,626 67
Kensington Bank.....	318 00			440 57			1,063,797 91
Kittanning Bank.....			542 32			167 07	143,537 13
Lancaster County Bank.....		50,000 00			1 95		723,981 68
Lebanon Bank.....				543 90	36 08		399,014 39
Lebanon Valley Bank.....					4,212 95		216,022 31
Lewisburg Bank.....				920 50			354,037 63
Lock Haven Bank.....						2,136 36	404,989 69
Mauch Chunk Bank.....							383,596 51
Manufacturers and Mechanics' Bank, Philadelphia.....	2,188 00				9,253 93	2,956 68	1,569,428 80
Mechanics' Bank, City and County of Philadelphia.....					12,359 73		2,587,467 58
Mechanics' Bank of Pittsburg.....				4,488 32			920,030 52
Merchants and Manufacturers' Bank, Pittsburg.....	21,799 47		7,597 13	6,000 00	5,153 83		1,326,868 81
Miners' Bank of Pottsville.....	30,939 06			3,231 59	4,574 09	3,444 66	1,033,953 23
Monongahela Bank of Brownsville.....	3,298 92	100 00				312 69	537,207 51
Monongahela Valley Bank at McKeesport.....				22,111 23	6,007 14	721 35	115,111 29
Octoraro Bank.....				2,000 00	1,110 90	1,350 50	183,997 02
Philadelphia Bank.....							4,815,444 25
Pittston Bank.....					2,802 62		115,931 74
Southwark Bank.....					23 80		1,297,110 50
Shamokin Bank.....			3,070 44	5,673 70	759 39	2,163 00	86,734 55
Stroudsburg Bank.....					1,745 07		195,126 02
Tioga County Bank.....				1,437 33			76,939 09
Tradesmen's Bank.....		50,000 00					805,793 80
Union Bank of Philadelphia.....						12,563 55	633,367 91
Union Bank of Reading.....							359,732 53
Warren County Bank, (now Northwestern).....			9,193 87		1,016 13		109,544 86
West Branch Bank.....					44 14		360,418 45
Western Bank, Philadelphia.....					14,142 33		2,056,071 88
Wyoming Bank.....	10,000 00		67 29			2,425 50	386,922 07
York Bank.....		60,000 00					1,034,431 08
York County Bank.....		40,800 00			1,799 71	300 17	376,735 85
Canonsburg Savings Fund Society.....						150 00	47,502 64
Carlisle Deposit Bank.....	16,000 00					1,129 84	565,841 57
Dauphin Deposit Bank.....						359 18	477,396 35
Hanover Saving Fund Society.....						35 45	175,953 20
Mechanics' Saving Bank.....				2,607 27			417,721 73

## I.—Statement of the condition of the various banks of Pennsylvania—Continued.

BANKS.	RESOURCES.						
	Bonds held by the bank.	Treasury notes.	Claims against individuals or corporations, disputed or in controversy.	All other debts and claims either due or to become due.	Expenses.	Value of any other property of the bank, &c.	Aggregate.
Mount Joy Savings Institution .....	\$232 08	.....	.....	\$224 70	\$1,423 40	\$1,667 29	\$99,695 43
Reading Savings Bank .....	630 00	.....	.....	.....	559 38	.....	59,986 99
Shrewsbury Savings Institution .....	.....	.....	.....	15 41	352 05	.....	57,899 88
Milton Saving Bank .....	.....	.....	.....	.....	1,000 00	.....	68,657 91
Bank of Phoenixville.....	.....	.....	.....	.....	.....	2,826 68	82,939 88
	311,145 99	\$425,900 00	\$78,553 95	205,123 48	148,858 30	298,403 63	71,655,363 43

I.—Statement of the condition of the various banks of Pennsylvania—Continued.

BANKS.	LIABILITIES.					
	Capital stock actually paid in.	Notes in circulation.	Deposits.	Certificates of deposit.	Due to the Commonwealth.	Due to corporations.
Allentown Bank.....	\$160,000 00	\$178,975 00	\$54,505 57	\$1,882 00	\$1,920 00	
Allegheny Bank.....	500,000 00	209,110 00	142,970 05	6,076 66		
Anthracte Bank of Tamaqua.....	99,770 00	125,055 00	24,015 63			
Bank of Commerce, Philadelphia.....	221,400 00	95,775 00	641,251 15	400 00	8,302 50	\$53,142 72
Bank of Commerce, Erie.....	54,600 00	120,580 00	34,741 13	31,698 39	6,941 91	
Bank of Chambersburg.....	256,838 30	235,460 00	64,321 68		4,465 84	
Bank of Catasauqua.....	100,000 00	179,515 00	17,737 16		549 97	
Bank of Chester County.....	225,000 00	177,453 00	224,142 08	7,146 66	3,896 10	
Bank of Chester Valley.....	150,000 00	113,500 00	62,407 82	298 15	3,694 28	
Bank of Crawford County.....	41,760 50	53,960 00	11,580 08	5,698 15		
Bank of Beaver County.....	41,250 00	29,805 00	22,148 03	1,548 00	9,127 71	
Bank of Danville.....	200,000 00	151,795 00	55,565 06		241 47	
Bank of Fayette County.....	40,000 00	83,465 00	19,488 42		486 65	
Bank of Germantown.....	200,000 00	95,431 50	262,625 61		2,400 00	
Bank of Gettysburg.....	145,150 00	132,185 00				
Bank of Delaware County.....	200,000 00	89,675 00	220,264 56	200 00	4,139 17	599 93
Bank of Lawrence County.....	77,176 84	45,975 00	8,137 72	3,215 60	453 83	
Bank of Middletown.....	200,000 00	184,020 00	83,767 36		31,625 67	
Bank of Montgomery County.....	398,590 00	150,579 50	204,707 69		2,391 54	
Bank of Northumberland.....	200,000 00	156,323 82	66,163 79		1,144 14	
Bank of North America.....	1,000,000 00	277,338 58	1,785,285 80	10,746 00	13,000 00	
Bank of Northern Liberties.....	500,000 00	141,069 00	990,647 76	5,316 78		
Bank of Penn Township.....	350,000 00	96,805 00	629,317 38	2,318 26		
Bank of Pittsburg.....	1,142,700 00	257,676 00	621,032 10		214 90	
Bank of Pittstown.....	100,000 00	111,875 00	58,809 88	500 00	5,160 25	
Central Bank of Pennsylvania.....	77,840 00	46,235 00	2,409 13			
City Bank of Philadelphia.....	433,850 00	146,535 00	449,149 73	9,493 89		
Citizens' Bank of Pittsburg.....	440,000 00	124,200 00	96,682 82			
Columbia Bank.....	322,500 00	232,060 00	59,126 39	120,469 96		
Commercial Bank of Pennsylvania.....	1,000,000 00	249,899 78	894,602 96	2,431 00	3,618 02	
Commonwealth Bank.....	189,845 00	123,080 00	249,491 30	1,106 00	638 81	
Consolidation Bank.....	299,990 00	133,330 00	293,224 65	1,354 00		

## I.—Statement of the condition of the various banks of Pennsylvania—Continued.

BANKS.	LIABILITIES.					
	Capital stock actually paid in.	Notes in circulation.	Deposits.	Certificates of deposit.	Due to the Common-wealth.	Due to corporations.
Corn Exchange Bank .....	\$154,710 00	\$139,535 00	\$347,398 34		\$158 13	
Doylestown Bank of Bucks County .....	105,000 00	88,260 00	73,359 09		17,501 18	\$114 03
Easton Bank .....	400,000 00	228,890 00	182,508 52	\$890 00	7,200 00	
Exchange Bank of Pittsburg .....	882,000 00	448,650 00	290,730 18			
Farmers' Bank of Reading .....	500,010 00	239,815 00	197,040 65		10,525 62	
Farmers' Bank of Schuylkill County .....	100,000 00	160,690 00	52,898 12			
Farmers' Bank of Lancaster .....	401,700 00	200,000 00	137,011 89	10,758 23	2,412 00	
Farmers' Bank of Bucks County .....	92,220 00	49,327 00	49,417 79		1,104 66	
Farmers and Drivers' Bank of Waynesburg .....	150,000 00	247,000 00	14,633 81	74 72		
Farmers and Mechanics' Bank of Philadelphia .....	2,000,000 00	368,110 00	2,664,602 59	30,498 60	47,171 31	
Farmers and Mechanics' Bank of Easton .....	360,000 00	185,200 00	138,619 24			
Franklin Bank of Washington .....	150,000 00	160,580 00	55,198 01			
Girard Bank .....	1,250,000 00	294,060 00	1,119,421 07		107,368 38	
Harrisburg Bank .....	300,000 00	419,400 00	172,786 47		7,665 50	
Honesdale Bank .....	150,000 00	305,520 00	40,269 51		2,700 00	
Iron City Bank .....	400,000 00	238,890 00	149,423 35	10,700 00	6,918 51	
Jersey Shore Bank .....	50,000 00	75,000 00	34,289 63	376 45	240 00	
Kensington Bank .....	250,000 00	139,530 00	582,609 54		4,500 00	
Kittanning Bank .....	50,683 00	66,120 00	18,501 68	1,479 37	743 76	
Lancaster County Bank .....	269,015 00	261,030 00	105,593 81	14,951 18	4,115 92	
Lebanon Bank .....	179,905 00	147,910 00	17,646 32		2,160 96	
Lebanon Valley Bank .....	72,300 00	99,950 00	17,749 89		6,551 35	
Lewisburg Bank .....	99,620 00	171,265 00	34,217 78		35,236 43	
Lock Haven Bank .....	120,000 00	173,350 00	67,490 02	14,379 08	7,075 62	
Mauch Chunk Bank .....	100,650 00	195,010 00	62,491 77		1,800 90	
Manufacturers and Mechanics' Bank, Philadelphia .....	570,150 00	190,075 00	620,669 09	31,989 02	3,192 84	
Mechanics' Bank, City and County of Philadelphia .....	800,000 00	197,106 50	1,146,219 92			
Mechanics' Bank of Pittsburg .....	500,000 00	218,255 00	111,252 53	1,316 85		
Merchants and Manufacturers' Bank, Pittsburg .....	600,000 00	261,782 50	256,047 89		3,563 04	
Miners' Bank of Pottsville .....	429,160 00	283,800 00	133,205 94	1,680 00		
Monongahela Bank of Brownsville .....	200,000 00	246,370 00	72,930 97		2,400 00	
Monongahela Valley Bank, at McKeesport .....	34,915 00	49,960 00	14,039 14	250 00		

Octoraro Bank .....	50,575 00	85,170 00	37,670 14	1,894 90	.....	.....
Philadelphia Bank .....	1,686,600 00	322,050 00	1,724,484 75	15,762 60	.....	.....
Southwark Bank .....	250,000 00	106,220 00	655,991 31	3,656 25	9,375 00	.....
Shamokin Bank .....	38,750 00	15,320 00	4,752 43	.....	.....	.....
Stroudsburg Bank .....	100,000 00	69,255 00	15,080 26	.....	.....	.....
Tioga County Bank .....	56,610 00	5,110 00	6,681 52	.....	.....	.....
Tradesmen's Bank .....	150,000 00	96,900 00	474,802 57	.....	1,800 00	.....
Union Bank of Philadelphia .....	164,720 00	139,830 00	291,365 97	1,282 00	12,651 26	.....
Union Bank of Reading .....	98,160 00	153,180 00	70,883 46	.....	.....	.....
Warren County Bank, (now Northwestern) .....	40,000 00	30,695 00	31,535 17	.....	4,978 55	.....
West Branch Bank .....	100,000 00	137,900 00	88,692 25	8,519 82	250 62	.....
Western Bank, Philadelphia .....	500,000 00	193,570 00	975,504 05	318 00	8,296 45	2,844 87
Wyoming Bank .....	150,000 00	115,020 00	68,961 86	.....	1,978 67	.....
York Bank .....	482,625 00	332,640 00	141,015 76	4,011 82	.....	.....
York County Bank .....	125,000 00	150,640 00	65,364 87	.....	.....	.....
Canonsburg Savings Fund Society .....	5,236 00	.....	22,934 16	16,467 33	.....	.....
Carlisle Deposit Bank .....	72,000 00	.....	448,021 15	.....	2,821 38	.....
Dauphin Deposit Bank .....	50,000 00	.....	334,843 13	.....	1,418 45	.....
Hanover Saving Fund Society .....	50,000 00	.....	34,776 13	55,320 96	.....	.....
Mechanics' Savings Bank, Harrisburg .....	50,000 00	.....	257,061 75	.....	33,909 96	.....
Mount Joy Savings Institution .....	50,000 00	.....	5,474 46	37,433 41	.....	.....
Reading Savings Bank .....	10,000 00	.....	3,808 98	42,683 56	.....	.....
Shrewsbury Savings Institution .....	12,496 00	.....	3,104 14	24,051 35	.....	.....
Pittston Bank .....	52,350 00	45,520 00	13,274 94	.....	.....	.....
Milton Saving Bank .....	21,496 00	.....	42,079 49	.....	.....	.....
Bank of Phoenixville .....	29,165 00	33,680 00	17,745 34	.....	.....	.....
	25,565,482 24	13,132,892 18	25,166,504 90	542,141 20	459,198 61	56,701 53



## I.—Statement of the condition of the various banks of Pennsylvania—Continued.

BANKS.	LIABILITIES.					
	Due to banks.	Due to individuals.	Claims against the bank in controversy.	Surplus, contingent, or sinking fund.	Indebtedness or liabilities not in specifications.	Aggregate.
Allentown Bank .....	\$18,047 50			\$5,000 00	\$7,040 94	\$427,371 01
Allegheny Bank .....	25,644 88	\$183 00		30,835 56	25 09	914,845 24
Anthracc Bank of Tamaqua .....	14,347 31			4,331 77		267,519 71
Bank of Commerce, Philadelphia .....	72,402 37	5,681 00		50,000 00	9,560 46	1,157,915 20
Bank of Commerce, Erie .....						248,561 63
Bank of Chambersburg .....	3,044 67	6,912 48		33,800 58	45 54	604,889 09
Bank of Catasauqua .....	4,740 92				11,952 57	314,495 62
Bank of Chester County .....	22,096 21	11,555 25		16,710 00		687,999 30
Bank of Chester Valley .....	6,881 60	6,392 66		3,000 00	300 22	346,474 93
Bank of Crawford County .....	5,508 41					118,507 14
Bank of Beaver County .....	4,372 43				1,812 99	110,064 16
Bank of Danville .....	2,386 01	614 00		49,052 78		459,654 32
Bank of Fayette County .....				921 17	1,723 31	146,084 55
Bank of Germantown .....	9,818 60	9,149 50		30,000 00	5,850 60	615,275 81
Bank of Gettysburg .....	10,012 80	30,803 02		38,906 29	7,029 89	364,087 00
Bank of Delaware County .....	36,469 23	11,474 00		25,582 56	81	588,405 26
Bank of Lawrence County .....				2,688 65	1,922 42	139,570 06
Bank of Middletown .....	32,981 75			80,000 00	16,318 44	628,712 62
Bank of Montgomery County .....	14,821 65			31,783 12	18,177 68	821,051 18
Bank of Northumberland .....	11,378 56			8,385 61	8,806 77	452,202 69
Bank of North America .....	388,087 14	4,430 00		326,040 22		3,804,927 74
Bank of the Northern Liberties .....	134,420 02			93,849 79	20,281 53	1,894,584 88
Bank of Penn Township .....	31,499 69	1,231 30		45,990 95		1,157,162 58
Bank of Pittsburg .....	71,266 69			213,808 62	2,508 62	2,309,206 93
Bank of Pottstown .....	15,964 93			1,318 59	4,193 25	297,821 90
Central Bank of Pennsylvania .....			\$1,148 45			127,632 58
City Bank of Philadelphia .....	31,536 09	503 50		50,142 82		1,121,211 03
Citizens' Bank of Pittsburg .....	7,638 39			23,018 11		691,539 32
Columbia Bank .....	15,618 86			37,235 77	18,667 10	805,678 08
Commercial Bank of Pennsylvania .....	140,197 51	2,423 25		120,062 90		2,413,235 42
Commonwealth Bank .....	22,555 76	5,488 60		2,605 00	948 20	595,758 67
Consolidation Bank .....	8,323 65	747 80		14,112 95	7,343 95	758,427 00

Corn Exchange Bank.....	51,609 27		12,651 97	772 00	706,834 71
Doylstown Bank of Bucks County.....	11,529 06		23,567 81	5,471 15	324,802 32
Easton Bank.....	34,681 23	21,670 00	83,772 87	126 58	959,739 20
Exchange Bank of Pittsburg.....	24,278 29		176,058 13		1,821,716 60
Farmers' Bank of Reading.....	23,474 78		29,654 60	18,647 97	1,019,168 62
Farmers' Bank of Schuylkill County.....	2,550 44		28,242 10		344,380 66
Farmers' Bank of Lancaster.....	38,481 02	295 00	16,264 69	18,757 16	825,679 99
Farmers' Bank of Bucks County.....	17,621 75	564 75	39,992 01		250,247 96
Farmers and Drovers' Bank of Waynesburg.....	1,347 91		10,771 99	630 50	424,458 93
Farmers and Mechanics' Bank of Philadelphia.....	655,740 56	7,581 81	203,391 10	3,152 32	5,980,248 29
Farmers and Mechanics' Bank of Easton.....	18,791 65		50,498 66	20,235 60	773,345 15
Franklin Bank of Washington.....	313 79		25,460 71	7,529 12	399,081 63
Girard Bank.....	196,536 44		188,610 53	43,849 38	3,199,845 80
Harrisburg Bank.....	39,350 06		22,000 00	21,304 55	982,506 58
Honesdale Bank.....		7,500 00	4,073 41		510,062 92
Iron City Bank.....	8,470 04		6,664 49	26,168 38	847,234 77
Jersey Shore Bank.....		2,327 25	393 34		162,626 67
Kensington Bank.....	12,013 54	12,816 50	62,328 33		1,063,797 91
Kittanning Bank.....		2,027 32	3,974 11	7 89	143,537 13
Lancaster County Bank.....	26,697 90	12,872 32	29,691 24	14 31	723,981 68
Lebanon Bank.....	32,412 86	7,434 70	10,500 00	44 55	399,014 39
Lebanon Valley Bank.....	14,584 56		4,855 51	31 00	216,022 31
Lewisburg Bank.....	199 46		3,036 60	10,462 36	354,037 63
Lock Haven Bank.....	14,624 73			6,070 24	404,989 69
Mauch Chunk Bank.....	10,760 32		8,174 02	5,309 50	383,596 51
Manufacturers and Mechanics' Bank, Philadelphia.....	38,729 74		114,623 11		1,569,428 80
Mechanics' Bank, City and County of Philadelphia.....	160,643 01	2,436 17	283,061 98		2,589,467 58
Mechanics' Bank of Pittsburg.....	36,528 05			52,678 09	920,030 52
Merchants and Manufacturers' Bank, Pittsburg.....	34,192 84	1,548 50	140,000 00	29,734 04	1,326,868 81
Miners' Bank of Pottsville.....	11,138 28		85,178 97	29,790 04	1,033,953 23
Monongahela Bank of Brownsville.....	5,997 92		11,258 62		538,957 51
Monongahela Valley Bank, at McKeesport.....	1,657 16	14,000 00	289 99		115,111 29
Octoraro Bank.....	1,570 15		3,283 33	3,833 50	183,997 02
Philadelphia Bank.....	611,932 54		329,297 87	135,316 49	4,815,444 25
Southwark Bank.....	151,477 50		120,390 44		1,297,110 50
Shamokin Bank.....	1,563 53	7,560 49			67,946 45
Stroudsburg Bank.....	4,308 14			6,482 62	195,126 02
Tioga County Bank.....		7,412 73	1,124 84		76,939 09
Tradesmen's Bank.....	1,690 76		76,145 15	4,455 32	805,793 80
Union Bank of Philadelphia.....	17,750 78		826 30		633,367 91
Union Bank of Reading.....	29,129 87			8,379 20	359,732 53
Warren County Bank, (now Northwestern).....			2,336 14		109,544 86
West Branch Bank.....	6,109 96	386 00	18,559 80		360,418 45
Western Bank, Philadelphia.....	213,358 45	17 23	167,162 83		2,056,071 88
Wyoming Bank.....	1,081 46	6,644 00	33,236 08	10,000 60	386,922 07
York Bank.....	34,635 41		11,661 25	27,841 84	1,034,431 08
York County Bank.....	1,222 24		11,526 41	22,982 35	376,735 87
Canonsburg Savings Fund Society.....	186 81		985 52	750 06	47,502 64
Carlisle Deposit Bank.....	25,620 11	3,600 00	10,000 00	3,778 93	565,841 57
Dauphin Deposit Bank.....	9,587 47		77,427 07	4,130 23	476,396 35
Hanover Saving Fund Society.....	16,362 11	6,056 15	13,110 46	332 39	175,953 20
Mechanics' Savings Bank, Harrisburg.....	11,616 47		65,133 55		417,721 73
Mount Joy Savings Institution.....	1,248 31		2,656 51	2,882 74	99,695 43

## I.—Statement of the condition of the various banks in Pennsylvania—Continued.

BANKS.	LIABILITIES.					
	Due to banks.	Due to individuals.	Claims against the bank in controversy.	Surplus, contingent, or sinking fund.	Indebtedness or liabilities not in specifications.	Aggregate.
Reading Savings Bank .....	\$3,140 44	.....	.....	\$354 01	.....	\$59,986 99
Shrewsbury Savings Institution .....	1,341 60	\$183 58	.....	1,202 14	\$15,521 07	57,899 88
Pittston Bank .....	493 18	.....	.....	4,293 62	.....	115,931 74
Milton Saving Bank .....	3,165 72	.....	.....	272 87	1,643 83	68,657 91
Bank of Phoenixville .....	941 40	173 38	.....	.....	1,234 76	82,939 88
	3,837,554 70	\$222,697 24	\$2,090 61	3,950,200 89	698,794 04	71,634,762 34

## K.

## Statement exhibiting the condition of the banks in Delaware, January 1, 1860.

Name.	Place.	Date.	Capital.	Loans and discounts.	Stocks.	Real estate.	Due by other banks.	Notes of other banks.	Cash items.	Specie.	Circulation.	Deposits.	Due to other banks.
Bank of Delaware .....	Wilmington ...	Jan. 2, 1860	\$110,000	\$341,719	.....	\$15,000	\$76,803	\$15,260	.....	\$32,449	\$136,968	\$128,491	\$25,462
Bank of Wilmington & Brandywine.	..... do. ....	Feb. 1, 1860	200,010	464,676	\$3,200	10,000	51,587	33,224	.....	24,560	132,154	156,409	41,375
Mechanics' Bank .....	..... do. ....	Jan. 31, 1860	200,000	269,866	.....	13,821	3,420	38,113	\$36,584	.....	76,911	57,127	18,810
Newcastle County Bank .....	Odessa .....	Jan. 4, 1860	52,600	107,954	.....	6,150	27,213	.....	.....	10,462	62,378	36,436	.....
Bank of Newark .....	Newark .....	Jan. 3, 1860	45,000	94,854	.....	.....	20,267	.....	†21,691	.....	65,881	13,410	3,250
Delaware City Bank .....	Delaware City ..	Jan. 2, 1860	50,000	133,731	.....	8,904	2,963	3,119	†18,265	.....	68,882	28,076	6,482
Farmers' Bank .....	Dover .....	Feb. 21, 1860	680,000	1,203,028	.....	.....	129,869	.....	.....	115,826	372,571	393,015	.....
Bank of Smyrna .....	Smyrna .....	Dec. 29, 1859	100,000	201,852	50	13,307	91,032	15,168	.....	25,627	134,101	51,836	5,517
Total 8 banks and 3 branches.....	.....	.....	1,437,600	2,817,680	3,250	67,182	403,154	104,884	76,540	208,924	1,049,846	864,800	100,896
Union Bank .....	Wilmington....	Jan. 1, 1859	203,175	332,535	1,500	18,000	8,898	17,241	†27,322	.....	85,926	111,426	1,270
Total of 9 banks and 3 branches.....	.....	.....	1,640,775	3,150,215	4,750	85,182	411,982	122,125	103,862	208,924	1,135,772	976,226	102,166

\* Specie funds.

† Specie and specie funds.

The Farmers' Bank has branches at Wilmington, Newcastle, and Georgetown.

No replies having been received to letters addressed to the Union Bank, soliciting a statement of its condition on or near the 1st of January, 1860, it has been found necessary, in order to complete the table, to give the accounts of that bank as they stood on the 1st of January, 1859.

## L 1.

Statement exhibiting the condition of the banks in Maryland, January, 1860.

## BANKS IN BALTIMORE.

Name.	Date.	Capital.	Loans and discounts.	Stocks.	Real estate.	Other investments.	Due by other banks.	Notes of other banks.	Specie.	Circulation.	Deposits.	Due to other banks.	Other liabilities.
	1860.												
Merchants' .....	Jan. 2	\$1,500,000	\$2,320,320	.....	\$25,000	.....	\$321,404	\$315,748	\$380,406	\$248,325	\$840,779	\$510,641	.....
Bank of Baltimore .....	do....	1,205,700	1,806,787	\$340	72,978	.....	93,181	147,231	229,101	204,611	750,298	109,450	.....
Farmers and Planters' .....	do....	800,000	1,311,598	.....	.....	.....	20,932	149,172	272,572	333,847	525,136	30,299	.....
Commercial and Farmers' .....	do....	512,560	983,185	37,535	16,198	.....	39,574	89,919	134,579	140,055	469,298	39,338	.....
Franklin .....	do....	600,000	934,787	.....	32,250	.....	114,567	85,078	96,439	161,324	352,214	145,162	.....
Marine .....	do....	405,490	575,332	12,593	23,000	.....	3,234	19,319	84,817	54,906	228,078	2,930	.....
Mechanics' .....	do....	600,000	1,412,132	895	9,000	.....	197,787	299,983	117,982	330,111	915,972	71,307	.....
Farmers and Merchants' .....	do....	718,240	1,011,012	2,020	28,500	.....	22,146	171,776	97,553	191,322	341,035	35,027	.....
Bank of Commerce .....	do....	600,000	978,688	.....	25,000	.....	53,786	60,292	98,869	203,950	398,269	5,605	.....
Chesapeake .....	do....	364,473	592,400	230,117	57,431	.....	13,796	70,092	72,075	117,753	428,547	54,052	.....
Howard .....	do....	200,000	322,853	.....	19,175	.....	31,857	.....	56,383	68,160	150,377	2	.....
People's .....	do....	110,470	183,673	3,716	7,384	.....	3,640	13,462	62,424	89,950	.....	.....	.....
Fell's Pt. Savings Institution .....	do....	350,000	648,988	.....	5,000	.....	22,179	.....	56,728	71,704	167,029	.....	\$118,478
Union .....	do....	1,258,425	2,041,530	500	53,701	.....	70,638	187,925	214,518	312,115	821,502	97,766	.....
Citizens' .....	do....	500,000	1,237,072	29,440	.....	.....	259,046	.....	174,379	328,095	668,706	95,711	.....
Western .....	do....	600,000	977,604	.....	15,000	.....	19,025	197,282	175,999	225,768	406,738	91,411	.....
Total of 16 banks .....		10,325,358	17,337,961	317,156	389,607	.....	1,286,842	1,807,279	2,324,824	3,081,996	7,532,762	1,288,701	118,478
Total of 15 other banks .....		2,233,604	3,560,801	531,127	115,572	\$41,500	370,174	89,939	454,594	1,024,873	1,341,418	36,039	238,717
Total of 31 banks of Maryland .....		12,558,962	20,898,762	848,283	505,179	41,500	1,657,016	1,897,218	2,779,418	4,106,869	8,874,180	1,324,740	357,195

L 2.—Statement exhibiting the condition of the banks in Maryland—Continued.

OTHER BANKS OF MARYLAND.

Name.	Place.	Date.	Capital.	Loans and discounts.	Stocks.	Real estate.	Other investments.	Due by other banks.	Notes of other banks.	Specie.	Circulation.	Deposits.	Due to other banks.	Other liabilities.
		1860.												
Farmers and Mechanics' ..	Frederick.....	Jan. 2	\$125,430	\$166,042	\$60,095	\$4,500	.....	\$7,227	\$2,989	\$33,856	\$50,914	\$64,828	\$7,429	.....
Frederick County.....	do.....	do...	149,915	202,096	28,829	5,000	.....	34,939	10,972	42,559	80,415	82,548	2,895	\$225
Central.....	do.....	do...	200,000	309,035	.....	8,407	.....	11,853	9,314	42,830	82,085	78,402	4,030	.....
Savings Institution.....	do.....	Jan. 1	294,195	528,133	33,000	8,030	.....	30,893	6,670	26,510	21,815	56,652	1,156	238,492
Hagerstown.....	Hagerstown ..	Jan. 2	250,000	344,363	51,672	19,725	.....	25,060	2,961	39,141	141,248	51,475	5,206	.....
Savings Bank.....	do.....	Jan. 1	92,000	139,210	21,620	4,600	.....	12,702	1,965	13,823	56,225	29,865	738	.....
Cumberland.....	Cumberland ..	Jan. 2	112,937	174,110	54,467	14,541	.....	20,065	15,427	33,004	45,968	133,088	4,260	.....
Washington County.....	Williamsport ..	Jan. 18	150,000	219,102	12,837	5,633	.....	10,560	2,588	35,275	63,396	39,915	.....	.....
Frostburg.....	Frostburg .....	Jan. 1	50,000	111,486	.....	3,500	.....	13,555	5,635	24,842	45,920	60,715	804	.....
Bank of Westminster.....	Westminster ..	do...	91,427	174,657	10,575	13,738	.....	8,548	13,830	24,364	91,861	34,545	6,583	.....
Farmers and Mechanics' ..	do.....	Jan. 2	66,000	126,202	.....	4,236	.....	12,340	10,086	28,035	74,613	24,188	.....	.....
Farmers'.....	Annapolis.....	do...	251,700	474,713	254,713	13,972	.....	94,555	1,839	38,867	48,047	522,089	2,203	.....
Cecil.....	Port Deposit ..	do...	100,000	232,346	.....	500	.....	30,631	3,073	35,001	118,477	48,533	.....	.....
Farmers and Merchants' ..	Greensboro' ..	do...	100,000	50,875	.....	4,000	\$41,500	.....	.....	4,500	875	.....	.....	.....
Easton.....	Easton.....	do...	200,000	308,431	3,389	13,140	.....	57,246	2,590	32,987	93,014	114,575	735	.....
Total of 15 banks...	.....	.....	2,233,604	3,560,801	531,127	115,572	41,500	370,174	89,939	454,594	1,024,873	1,341,418	36,039	238,717

The Cumberland Bank of Alleghany county makes the following return: "Stock of this bank and other stock \$54,467 50."

No reply has been received to a letter addressed to the cashier of the Farmers and Mechanics' Bank of Kent county, Chestertown, soliciting a statement of its condition. It is believed that this bank does only a small business.

In the column "Notes of other banks" are included sundry "checks on other banks," the exact amount of which cannot be ascertained.

The "other liabilities" of the Fredericktown Savings Institution consist of—"special deposits, \$233,308 84;" accruing interest, \$5,184 88.



## M.—Statement exhibiting the condition of the banks in Virginia, January 1, 1860.

Name.	Place.	Date.	Capital.	Loans and discounts.	Stocks.	Real estate.	Other investments.	Due by other banks.	Notes of other banks.	Cash items.	Specie.	Circulation.	Deposits.	Due to other banks.	Other liabilities.
		1860.													
Bank of Virginia.....	Richmond.....	Jan. 1	\$2,651,250	\$4,749,409	\$102,371	\$179,054	.....	\$575,781	\$257,232	.....	\$518,545	\$1,232,204	\$1,974,148	\$190,299	.....
Farmers' Bank .....	.....do.....	Jan. 1	3,150,900	6,031,665	41,426	190,312	.....	542,494	416,981	.....	548,812	1,769,872	2,227,543	130,358	.....
Bank of the Commonwealth .....	.....do.....	Jan. 1	1,071,900	688,788	588,375	.....	\$423,475	57,406	76,673	.....	125,276	93,245	230,713	109,696	.....
Exchange Bank.....	Norfolk.....	Jan. 1	3,088,600	5,384,491	76,811	174,278	.....	422,039	188,912	.....	412,740	1,425,757	1,618,332	159,729	.....
Bank of Rockbridge.....	Lexington.....	Jan. 1	125,000	125,953	150,687	.....	2,140	18,716	892	.....	14,621	110,065	50,780	12,203	.....
Merchants'.....	Lynchburg.....	Jan. 1	443,500	383,009	372,851	5,424	3,002	15,406	3,891	.....	42,622	204,800	124,886	25,064	.....
Farmers'.....	Pinecastle.....	Jan. 1	150,000	88,367	160,000	.....	849	3,459	1,605	.....	24,719	86,465	20,974	1,067	\$4,300
Southwestern.....	Wytheville.....	Jan. 1	109,900	99,758	130,800	.....	1,670	9,276	2,756	.....	29,721	91,325	66,154	274	.....
Fairmont.....	Fairmont.....	Jan. 1	56,200	40,381	61,800	.....	2,948	1,726	.....	\$8,999	6,139	46,565	13,504	2,760	.....
Monticello.....	Charlottesville.....	Jan. 1	242,100	200,774	161,667	12,497	.....	48,616	6,896	.....	21,796	109,066	59,908	15,866	14,600
Howardsville.....	Howardsville.....	Jan. 1	139,600	111,650	153,908	.....	1,951	15,384	15,592	.....	29,648	115,857	41,644	13,340	.....
Bank of Commerce.....	Fredericksburg.....	Jan. 1	167,000	106,303	145,835	2,000	.....	3,332	3,020	.....	15,296	73,820	20,817	1,070	.....
Central.....	Staunton.....	Jan. 1	208,100	168,594	167,148	11,850	.....	9,387	21,520	.....	34,473	149,305	42,448	4,085	700
Danville.....	Danville.....	Jan. 1	300,000	503,340	.....	1,850	.....	18,500	7,441	.....	88,473	256,210	37,267	1,976	.....
Bank of Philippi.....	Philippi.....	Jan. 2	74,400	67,980	74,619	.....	.....	76	2,616	20,379	.....	71,855	12,628	3,708	.....
Bank of Charlestown.....	Kanawha.....	Jan. 1	280,000	249,313	45,488	12,775	.....	71,521	575	.....	24,741	115,155	15,257	10,941	.....
Bank of Berkley.....	Martinsburg.....	Jan. 1	100,000	76,463	105,000	.....	257	14,745	8,880	.....	18,146	59,080	46,548	2,216	.....
Bank of the Valley.....	Winchester.....	Jan. 1	1,215,000	2,100,138	43,512	74,647	.....	479,989	76,143	.....	397,101	1,228,039	259,040	298,322	.....
Bank of Winchester.....	.....do.....	Jan. 1	113,000	137,141	124,107	4,500	.....	25,304	6,223	.....	15,282	74,365	94,100	23,980	.....
Merchants and Mechanics'.....	Wheeling.....	Jan. 1	785,200	1,571,000	141,634	203,395	.....	313,997	86,773	.....	325,197	1,334,253	369,513	58,804	.....
Northwestern.....	.....do.....	Jan. 1	840,406	1,483,783	28,994	128,735	.....	84,571	67,757	.....	143,819	679,523	237,488	50,380	.....
Bank of Rockingham.....	Harrisonburg.....	Jan. 1	211,200	128,818	264,366	3,266	.....	13,399	12,219	.....	34,671	156,675	44,304	15,837	15,000
Bank of Scottsville.....	Scottsville.....	Jan. 1	77,000	66,821	85,128	.....	.....	1,259	9,126	.....	15,910	68,206	21,420	6,832	.....
Bank of the Old Dominion.....	Alexandria.....	Jan. 1	403,900	411,853	358,351	11,501	.....	9,662	20,370	.....	55,904	280,490	100,236	.....	.....
Total of 24 banks and 41 branches.....			16,005,156	24,975,792	3,584,078	1,019,032	433,423	2,756,047	1,294,093	29,838	2,943,652	9,812,197	7,729,652	1,138,327	34,600

NOTE.—The following banks have branches at the places designated:

The Bank of Virginia at Norfolk, Portsmouth, Petersburg, Fredericksburg, Lynchburg, Buchanan, Danville, Charlestown, and Union—9.

The Farmers' Bank at Norfolk, Petersburg, Fredericksburg, Lynchburg, Winchester, Danville, Farmville, Charlottesville, Wytheville, Alexandria, Lewisburg, and Blacksburg—12.

The Exchange Bank at Petersburg, Clarksville, Alexandria, Abingdon, Salem, Weston, Lynchburg, and Richmond—8.

The Bank of the Valley at Romney, Charlestown, Leesburg, Staunton, Christiansburg, and Moorefield—6.

The Northwestern at Wellsburg, Parkersburg, and Jeffersonville—3.

The Bank of the Old Dominion at Pearisburg—1.

The Merchants and Mechanics' Bank has offices at Morgantown and Mount Pleasant—2.

## Statement of the condition of the banks in North Carolina, December, 1859, and January, 1860.

Name.	Place.	Date.	Capital.	Loans and discounts.	Stocks.	Real estate.	Other investments.	Due by other banks.	Notes of other banks.	Cash items.	Specie.	Circulation.	Deposits.	Due to other banks.	Other liabilities.
Bank of Cape Fear ..	Wilmington .	1860.													
Commercial.....	do .....	Jan. 1	\$1,591,900	\$3,396,634	\$105,000	\$71,000	.....	\$349,613	\$186,847	.....	\$412,630	\$1,984,048	\$487,142	\$5,251	.....
Wilmington .....	do .....	do ..	350,000	565,434	.....	9,092	\$12,680	25,207	6,993	.....	49,138	114,996	115,427	8,442	.....
Wilmington .....	do .....	do ..	641,900	1,096,340	73,601	23,949	.....	58,955	19,958	.....	59,616	539,235	56,648	6,096	.....
Fayetteville.....	Fayetteville .	1859.													
Clarendon .....	do .....	Dec. 26	380,000	735,192	.....	15,000	.....	14,684	19,091	.....	29,726	297,481	46,948	12,952	.....
Farmers' .....	do .....	Dec. 31	400,000	841,923	.....	2,000	.....	1,379	1,788	.....	23,371	367,139	31,997	4,141	.....
Washington.....	Greensboro' .	do ..	297,900	432,822	.....	7,005	.....	38,585	12,075	\$27,560	19,416	119,458	34,520	2,013	.....
Yanceyville.....	Washington..	do ..	325,000	558,857	90,377	33,681	.....	9,697	11,315	.....	42,853	332,281	50,063	8,510	.....
Wadesboro'.....	Yanceyville .	Dec. 26	200,000	522,358	.....	3,385	.....	50,937	.....	.....	23,184	339,812	29,963	2,446	.....
Bank of Charlotte..	Wadesboro' .	Dec. 31	325,000	709,274	44,000	5,771	13,800	185,635	.....	26,694	60,000	575,000	32,678	6,728	.....
Merchants' .....	Charlotte....	1860.													
Bank North Carolina.	do .....	Jan. 14	300,000	642,119	50,850	3,035	32,529	39,938	30,522	.....	50,179	390,511	59,459	15,236	.....
Lexington .....	Newbern....	1859.													
Bank of Cape Fear ..	do .....	Dec. 31	225,000	378,006	.....	7,650	.....	46,223	28,519	.....	29,601	135,253	81,688	6,645	.....
Bank North Carolina.	Raleigh.....	Dec. 24	1,501,037	2,142,324	.....	7,000	.....	254,436	272,969	.....	761,107	236,458	449,056	19,803	\$1,196,478
Lexington .....	Lexington... Jan. 2	1860.	88,741	191,989	.....	.....	.....	6,184	11,038	.....	56,866	162,375	11,684	1,876	.....
Total of 13 banks and	17 branches..	.....	6,626,478	12,213,272	363,828	188,568	68,009	1,081,463	601,115	54,254	1,617,687	5,594,047	1,487,273	100,139	1,196,478

\* Specie funds.

The Bank of North Carolina is a continuation of the Bank of the State of North Carolina. It commenced operations under its new name November 1, 1859. The amount set down under the head of "other liabilities" is due from the new bank to the old.

The following banks have branches at the places designated:

The Bank of Cape Fear at Ashville, Fayetteville, Greensboro', Raleigh, Salem, Salisbury, Washington—7.

The Bank of the State of North Carolina at Charlotte, Elizabeth City, Fayetteville, Milton, Morgantown, Newbern, Tarboro', Wilmington, Weldon—9.

The Farmers' Bank at Elizabeth City.

## O.

*Comparative view of the average weekly condition of the banks of the State of South Carolina, from their returns for the month of December, 1859, made conformably to acts of 1840 and 1855.*

	Bank State of South Caro- lina.	Branch Bank State of South Carolina, Co- lumbia.	Branch Bank State of South Carolina, Camden.	Southwestern Railroad Bank.	Planters & Mechanics' Bank.
<b>DEBTS DUE BY THE SEVERAL BANKS.</b>					
Capital stock .....	\$1,086,362 34	.....	.....	\$872,475 00	\$1,000,000 00
Bills in circulation .....	1,815,552 62	.....	.....	321,280 00	257,835 00
Net profits on hand .....	44,006 57	\$10,194 18	\$2,672 24	149,637 71	141,075 51
Balance due to banks in this State ..	73,798 82	*1,048,563 01	*361,701 79	74,513 07	18,567 43
Balance due to banks in other States ..	9,305 38	.....	.....	49,211 54	152,171 66
All other moneys due which bear interest .....	250,483 20	.....	.....	1,450 00	.....
State treasury for balance current fund .....	207,476 54	.....	.....	.....	.....
State treasury for balance sinking fund .....	1,804,811 54	.....	.....	.....	.....
State treasury for loan for rebuild- ing the city .....	1,165,904 66	.....	.....	.....	.....
Cash deposited and all other mo- neys due, exclusive of bills in circulation, profits on hand, bal- ance due to other banks, and money bearing interest .....	567,599 13	309,239 96	11,503 12	358,533 47	279,122 80
<b>Total liabilities .....</b>	<b>7,025,300 80</b>	<b>1,367,997 15</b>	<b>375,877 15</b>	<b>1,827,100 79</b>	<b>1,848,772 40</b>
<b>RESOURCES OF THE SEVERAL BANKS.</b>					
Specie on hand .....	319,103 33	15,364 49	1,816 53	81,772 70	117,675 72
Real estate .....	129,256 69	.....	890 52	41,702 46	98,525 41
Bills of other banks in this State ..	42,593 00	65,642 00	35,835 00	15,751 00	16,595 00
Bills of banks in other States .....	18,195 00	.....	95 00	.....	.....
Balance due from banks in this State ..	87,717 13	.....	1,030 02	41,397 83	23,600 61
Balance due from banks in other States .....	44,694 47	17,298 92	4,071 74	132,161 23	42,443 06
Notes discounted on personal se- curity .....	1,877,488 72	709,407 71	183,579 61	643,698 80	667,256 27
Loans secured by pledge of its own stock .....	.....	.....	.....	.....	6,937 00
Loans secured by pledge of other stock .....	281,823 18	.....	.....	90,000 00	179,561 00
Domestic exchange .....	704,236 81	108,831 13	75,630 37	178,335 01	398,181 78
Foreign exchange .....	249,571 52	.....	.....	15,885 64	46,182 10
Bonds .....	380,551 19	20,497 11	37,680 36	128,190 86	68,794 18
Money invested in stock .....	551,593 77	.....	.....	166,362 89	153,748 61
Suspended debt and debt in suit ..	346,058 90	198,799 43	35,248 00	53,327 06	13,141 37
State treasury .....	.....	232,156 36	.....	.....	.....
Branches and agencies .....	1,439,864 87	.....	.....	.....	.....
Bonds under law for rebuilding Charleston .....	122,447 12	.....	.....	.....	.....
Interest and expenses of State loan ..	8,920 99	.....	.....	.....	.....
Money invested in every other way than is specified in the foregoing particulars .....	†421,184 11	.....	.....	238,515 31	11,130 29
<b>Total resources of the banks ..</b>	<b>7,025,300 80</b>	<b>1,367,997 15</b>	<b>375,877 15</b>	<b>1,827,100 79</b>	<b>1,848,772 40</b>
<b>Rates and amounts of the last di- vidend .....</b>	<b>For last fiscal year.</b>	<b>Included in profits of pa- rent bank.</b>	<b>Included in profits of pa- rent bank.</b>	<b>6 per cent. per annum, 26,174 25</b>	<b>7 per cent. per annum, 35,000 00</b>
<b>Amount of reserved profits at date of last dividend .....</b>	<b>.....</b>	<b>.....</b>	<b>.....</b>	<b>129,455 92</b>	<b>98,200 00</b>

\* This is due the mother bank at Charleston for capital, &c.

† Advances to the State for sundry purposes.

## O.—Condition of the banks in South Carolina—Continued.

	Union Bank of Charleston.	State Bank of South Caro- lina.	Bank of South Carolina.	Bank of Charleston.	Farmers' and Exch'ge Bank of Charleston.
<b>DEBTS DUE BY THE SEVERAL BANKS.</b>					
Capital stock .....	\$1,000,000 00	\$1,000,000 00	\$1,000,000 00	\$3,160,800 00	\$1,000,000 00
Bills in circulation .....	441,725 00	460,980 00	86,525 00	907,102 00	969,365 00
Net profits on hand .....	54,713 61	104,649 01	100,721 32	390,300 95	109,656 61
Balance due to banks in this State.	39,438 85	102,489 57	12,915 82	184,994 67	9,116 52
Balance due to banks in other States	29,049 87	21,013 50	34,772 94	386,337 52	9,879 11
All other moneys due which bear interest .....					
State treasury for balance current fund .....					
State treasury for balance sinking fund .....					
State treasury for loan for rebuild- ing the city .....					
Cash deposited and all other moneys due, exclusive of bills in circulation, profits on hand, bal- ance due to other banks, and money bearing interest .....	198,082 78	248,429 85	185,601 17	713,360 62	120,180 46
Total liabilities .....	1,763,010 11	1,937,561 93	1,420,536 25	5,742,895 76	2,218,197 70
<b>RESOURCES OF THE SEVERAL BANKS.</b>					
Specie on hand .....	128,848 99	132,276 23	49,161 47	438,018 86	196,318 00
Real estate .....	40,000 00	80,000 00	40,000 00	101,000 00	48,354 62
Bills of other banks in this State ..	5,723 00	8,875 00	8,339 00	24,170 00	8,937 75
Bills of banks in other States .....	5,947 00	68 00		4,677 00	2,942 50
Balance due from banks in this State	20,260 46	27,687 67	20,683 41	42,744 44	25,067 83
Balance due from banks in other States .....	10,617 15		12,402 00	250,393 87	54,296 26
Notes discounted on personal se- curity .....	607,720 52	453,465 25	843,339 36	2,249,388 36	785,086 13
Loans secured by pledge of its own stock .....	41,904 98	6,050 00	5,250 00	40,460 00	25,787 50
Loans secured by pledge of other stock .....	106,074 50	52,400 00	58,580 00	42,375 00	64,692 00
Domestic exchange .....	683,862 00	999,063 49	315,925 24	1,464,664 97	802,798 19
Foreign exchange .....				149,121 66	
Bonds .....	50,711 67	18,307 68	38,246 42	32,067 63	6,000 00
Money invested in stock .....	22,222 60	134,000 00	2,250 00	715,417 11	8,420 00
Suspended debt and debt in suit ..	39,117 24	25,368 61	7,781 95	149,801 75	128,921 36
State treasury .....					
Branches and agencies .....					
Bonds under law for rebuilding Charleston .....					
Interest and expenses of State loan.					
Money invested in every other way than is specified in the foregoing particulars .....			18,577 40	38,595 11	60,575 56
Total resources of the banks ..	1,763,010 11	1,937,561 93	1,420,536 25	5,742,895 76	2,218,197 70
Rates and amounts of the last divi- dend .....	5 per cent. per annum, 25,000 00	6 per cent. per annum, 30,000 00	6 per cent. per annum, 29,999 70	7 per cent. per annum, 110,628 00	8 per cent. per annum, 40,000 00
Amount of reserved profits at date of last dividend .....	25,759 88	65,141 19	68,094 24	277,459 52	91,007 25

## O.—Condition of the banks in South Carolina—Continued.

	People's Bank of South Carolina, Charleston.	Commercial Bank of Columbia.	Bank of Newberry.	Planters' Bank of Fair- field.	Exchange Bank of Co- lumbia.	Merchants' Bank of Cheraw.
<b>DEBTS DUE BY THE SEVERAL BANKS.</b>						
Capital stock .....	\$1,000,000 00	\$800,000 00	\$392,425 00	\$300,000 00	\$500,000 00	\$400,000 00
Bills in circulation .....	843,720 00	390,180 00	723,610 00	448,575 00	965,427 50	481,431 00
Net profits on hand .....	145,970 92	45,680 52	101,513 66	38,547 02	104,157 35	77,019 14
Balance due to banks in this State .....	125,140 45	6,766 90	.....	.....	.....	.....
Balance due to banks in other States .....	54,098 36	3,512 02	28,071 76	9,367 97	26,634 27	7,777 32
All other moneys due which bear interest.....	.....	.....	.....	.....	.....	.....
State treasury for balance current fund.....	.....	.....	.....	.....	.....	.....
State treasury for balance sinking fund.....	.....	.....	.....	.....	.....	.....
State treasury for loan for re- building the city .....	.....	.....	.....	.....	.....	.....
Cash deposited and all other moneys due, exclusive of bills in circulation, profits on hand, balance due other banks, and money bearing interest.....	222,136 55	211,623 31	72,656 61	96,569 25	100,367 65	32,414 87
<b>Total liabilities .....</b>	<b>2,391,066 28</b>	<b>1,457,762 75</b>	<b>1,318,277 03</b>	<b>893,059 24</b>	<b>1,696,586 77</b>	<b>998,642 33</b>
<b>RESOURCES OF THE SEVERAL BANKS.</b>						
Specie on hand .....	233,573 39	114,176 75	50,947 16	44,728 68	46,839 84	40,565 29
Real estate .....	38,800 00	15,776 70	3,000 00	.....	.....	17,438 66
Bills of other banks in this State	15,659 00	41,976 00	26,621 00	13,046 00	8,592 00	7,734 00
Bills of banks in other States.	1,417 00	.....	1,754 00	55 00	915 00	10,305 00
Balance due from banks in this State.....	30,848 89	28,354 31	76,971 32	81,942 05	59,149 18	73,733 61
Balance due from banks in other States .....	56,853 02	44,078 05	.....	732 03	6,218 62	16,076 01
Notes discounted on personal security .....	518,862 39	604,503 67	156,488 17	45,883 31	165,353 18	140,240 96
Loans secured by pledge of its own stock .....	35,075 00	58,054 13	8,516 48	.....	23,075 00	31,660 48
Loans secured by pledge of other stock .....	487,049 72	35,918 18	28,423 47	.....	97,662 50	.....
Domestic exchange .....	725,356 98	454,473 68	707,560 48	587,761 83	1,175,357 47	644,226 89
Foreign exchange .....	48,581 37	.....	.....	.....	.....	.....
Bonds.....	174,162 64	9,443 33	4,500 00	20,000 00	23,024 18	.....
Money invested in stock .....	.....	.....	13,488 94	14,740 00	.....	.....
Suspended debt and debt in suit	14,826 88	51,007 95	139,123 61	59,471 65	43,649 80	10,125 50
State treasury .....	.....	.....	.....	.....	.....	.....
Branches and agencies.....	.....	.....	87,149 44	24,698 69	46,750 00	.....
Bonds under law for rebuild- ing Charleston .....	.....	.....	.....	.....	.....	.....
Interest and expense of State loan.....	.....	.....	.....	.....	.....	.....
Money invested in every other way than is specified in the foregoing particulars .....	10,000 00	.....	13,732 96	.....	.....	6,535 93
<b>Total resources of the bank.</b>	<b>2,391,066 28</b>	<b>1,457,762 75</b>	<b>1,318,277 03</b>	<b>893,059 24</b>	<b>1,696,586 77</b>	<b>998,642 33</b>
<b>Rates and amounts of the last dividend.....</b>	<b>8 per cent. per annum, 40,000 00</b>	<b>8 per cent. per annum, 32,000 00</b>	<b>8 per cent. per annum, 15,697 00</b>	<b>7 per cent. per annum, 10,500 00</b>	<b>8 per cent. per annum, 20,000 00</b>	<b>10 per cent. per annum, 20,000 00</b>
<b>Amount of reserved profits at date of last dividend.....</b>	<b>108,799 48</b>	<b>18,041 57</b>	<b>85,938 02</b>	<b>29,557 22</b>	<b>59,784 13</b>	<b>58,822 09</b>

## O.—Condition of the banks in South Carolina—Continued.

	Bank of Ches- ter.	Bank of Cam- den.	Bank of Ham- burg.	Bank of Georgetown.	Total.
<b>DEBTS DUE BY THE SEVERAL BANKS.</b>					
Capital stock.....	\$300,000 00	\$450,000 00	\$500,000 00	\$200,000 00	\$14,962,062 34
Bills in circulation.....	761,475 00	237,900 00	1,143,711 25	219,240 00	11,475,634 37
Net profits on hand.....	91,350 67	52,538 35	190,954 60	51,522 13	2,006,882 07
Balance due to banks in this State.	1,214 00	8,875 15	.....	547 33	2,068,643 38
Balance due to banks in other States	1,873 05	1,833 80	14,685 16	1,244 12	840,839 35
All other moneys due which bear interest.....	.....	.....	.....	.....	251,933 20
State treasury for balance current fund.....	.....	.....	.....	.....	207,476 54
State treasury for balance sinking fund.....	.....	.....	.....	.....	1,804,811 54
State treasury for loan for rebuild- ing the city.....	.....	.....	.....	.....	1,165,904 66
Cash deposited and all other mo- neys due, exclusive of bills in circulation, profits on hand, bal- ances due to other banks, and money bearing interest.....	93,671 23	21,990 30	44,319 94	70,736 12	3,958,139 19
<b>Total liabilities.....</b>	<b>1,249,583 95</b>	<b>773,137 60</b>	<b>1,893,670 95</b>	<b>543,289 70</b>	<b>38,742,326 64</b>
<b>RESOURCES OF THE SEVERAL BANKS.</b>					
Specie on hand.....	98,883 58	24,568 79	139,971 76	40,509 90	2,324,121 46
Real estate.....	.....	4,000 00	17,500 00	5,000 00	681,245 06
Bills of other banks in this State...	23,117 00	3,595 50	5,366 00	1,441 00	379,608 25
Bills of banks in other States.....	3,609 00	.....	13,670 25	221 00	63,870 75
Balance due from banks in this State	92,285 35	26,788 30	46,087 55	39,217 31	850,567 27
Balance due from banks in other States.....	5,029 39	13,699 39	30,778 85	233 02	742,077 08
Notes discounted on personal se- curity.....	128,121 39	199,322 52	220,824 95	151,755 88	11,351,787 15
Loans secured by pledge of its own stock.....	9,200 00	.....	23,395 00	16,475 00	331,840 57
Loans secured by pledge of other stock.....	520 00	.....	4,536 00	400 00	1,530,015 55
Domestic exchange.....	738,477 79	371,807 38	1,189,011 57	237,332 97	12,562,896 03
Foreign exchange.....	.....	.....	.....	.....	509,342 29
Bonds.....	18,585 85	10,329 29	.....	3,903 53	1,044,995 92
Money invested in stock.....	45,002 02	.....	.....	.....	1,827,245 94
Suspended debt and debt in suit...	29,737 83	56,930 46	75,792 66	37,800 09	1,516,032 10
State treasury.....	.....	.....	.....	.....	232,156 36
Branches and agencies.....	56,832 33	57,597 47	126,736 36	.....	1,839,629 16
Bonds under law for rebuilding Charleston.....	.....	.....	.....	.....	122,447 12
Interest and expenses of State loan.	.....	.....	.....	.....	8,920 99
Money invested in every other way than is specified in the foregoing particulars.....	182 42	4,498 50	.....	.....	823,527 59
<b>Total resources of the banks ..</b>	<b>1,249,583 95</b>	<b>773,137 60</b>	<b>1,893,670 95</b>	<b>543,289 70</b>	<b>38,742,326 64</b>
Rates and amounts of the last divi- dend.....	10 per cent. per annum, 15,000 00	8 per cent. per annum, *16,000 00	12 per cent. per annum, 30,000 00	10 per cent. per annum, 10,000 00	.....
Amount of reserved profits at date of last dividend.....	80,252 32	.....	160,000 00	44,457 16	.....

\* This is due the mother bank at Charleston for capital, &amp;c.

THOMAS J. PICKENS, *Comptroller General*  
OFFICE OF THE COMPTROLLER GENERAL, Charleston, January 14, 1860.

P.

## Statement exhibiting the condition of the banks in Georgia, October, 1859.

Name of Bank.	Place.	Date.	Capital.	Loans and discounts.	Stocks.	Real estate.	Other investments.	Due by other banks.	Notes of other banks.
Bank of State of Georgia.....	Savannah.....	Oct. 29, 1859	\$1,500,000	\$2,985,105	\$46,960	\$73,253	\$279,919	\$5,813	\$176,175
Planters' Bank.....	do.....	Oct. 25, 1859	535,500	1,031,140	167,760	115,034	50,279	186,070	56,212
Marine Bank.....	do.....	Oct. 24, 1859	1,000,000	1,809,857	793	25,275	85,844	162,876	53,974
Bank of Savannah.....	do.....	do.....	500,000	1,333,858	.....	.....	.....	117,307	41,138
Bank of Commerce.....	do.....	do.....	499,000	750,221	24,000	24,633	2,090	221,744	43,771
Timber Cutters' Bank.....	do.....	do.....	50,000	83,732	.....	.....	3,645	3,389	8,500
Mechanics' Savings Bank.....	do.....	Oct. 21, 1859	250,000	465,017	1,700	8,245	1,822	51,579	12,018
Merchants and Planters' Bank.....	do.....	Oct. 20, 1859	521,710	1,307,173	.....	12,309	.....	55,144	16,500
Central Railroad and Banking Company.....	do.....	Oct. 24, 1859	4,000,000	485,804	862,441	3,789,466	126,396	130,490	24,046
Georgia Railroad and Banking Company.....	Augusta.....	Oct. 25, 1859	4,156,000	1,126,250	1,007,650	4,191,000	411,757	44,283	211,433
Mechanics' Bank.....	do.....	do.....	500,000	773,777	6,500	34,176	.....	90,525	68,806
Union Bank.....	do.....	do.....	300,000	495,560	41,295	8,980	.....	62,532	20,827
Bank of Augusta.....	do.....	do.....	600,000	434,387	299,500	47,600	10,285	261,242	74,658
City Bank.....	do.....	do.....	400,000	642,328	29,740	20,000	52,035	29,000	30,607
Insurance and Banking Company.....	do.....	do.....	375,000	295,968	67,186	32,745	.....	177,495	73,093
Fulton Bank.....	Atlanta.....	do.....	96,200	223,690	.....	11,099	.....	5,139	55,434
Manufacturers' Bank.....	Macon.....	Oct. 22, 1859	134,550	341,776	27,633	10,427	.....	20,576	27,649
Bank of Athens.....	Athens.....	Oct. 27, 1859	100,000	253,258	.....	3,203	2,408	79,314	12,328
Bank of Columbus.....	Columbus.....	do.....	500,000	1,087,903	.....	10,282	80,312	158,880	45,118
La Grange Bank.....	La Grange.....	Oct. 22, 1859	150,000	263,859	.....	.....	626	.....	6,042
Bank of Middle Georgia.....	Macon.....	Oct. 24, 1859	125,000	206,265	.....	.....	635	110,846	17,647
Bank of the Empire State.....	Rome.....	do.....	153,600	184,149	.....	.....	.....	.....	.....
Northwestern Bank.....	Ringgold.....	Nov. 19, 1859	50,000	97,234	.....	6,736	.....	.....	7,710
Planters and Mechanics' Bank.....	Dalton.....	Oct. 21, 1859	68,000	67,971	.....	.....	.....	.....	24
Cherokee Insurance and Banking Company..	do.....	Oct. 27, 1859	125,000	30,000	.....	.....	2,315	101,825	.....
Total of 25 banks and 4 branches.....	.....	.....	16,689,560	16,776,282	2,583,158	8,424,463	1,110,377	2,005,768	1,083,710



P.—Statement exhibiting the condition of the banks in Georgia—Continued.

Name of bank.	Place.	Date.	Cash items.	Specie.	Circulation.	Deposits.	Due to other banks.	Other liabilities.
Bank of State of Georgia.....	Savannah.....	Oct. 29, 1859.....	.....	\$502, 199.....	\$1, 474, 039.....	\$709, 307.....	.....	.....
Planters' Bank.....	do.....	Oct. 25, 1859.....	.....	189, 067.....	559, 128.....	334, 342.....	\$118, 878.....	.....
Marine Bank.....	do.....	Oct. 24, 1859.....	.....	386, 998.....	685, 709.....	429, 348.....	244, 276.....	.....
Bank of Savannah.....	do.....	do.....	.....	225, 431.....	573, 173.....	481, 453.....	.....	\$32, 403.....
Bank of Commerce.....	do.....	do.....	.....	109, 032.....	253, 432.....	81, 338.....	313, 419.....	.....
Timber Cutters' Bank.....	do.....	do.....	.....	1, 279.....	47, 103.....	7, 339.....	.....	.....
Mechanics' Savings Bank.....	do.....	Oct. 21, 1859.....	.....	47, 662.....	144, 130.....	192, 783.....	49, 490.....	.....
Merchants and Planters' Bank.....	do.....	Oct. 20, 1859.....	.....	131, 111.....	469, 119.....	458, 695.....	.....	.....
Central Railroad and Banking Company.....	do.....	Oct. 24, 1859.....	.....	232, 377.....	219, 347.....	171, 772.....	64, 998.....	377, 097.....
Georgia Railroad and Banking Company.....	Augusta.....	Oct. 25, 1859.....	.....	399, 762.....	1, 173, 293.....	610, 738.....	101, 364.....	348, 500.....
Mechanics' Bank.....	do.....	do.....	.....	241, 405.....	246, 459.....	378, 654.....	56, 668.....	1, 496.....
Union Bank.....	do.....	do.....	.....	68, 678.....	232, 474.....	88, 282.....	54, 930.....	.....
Bank of Augusta.....	do.....	do.....	.....	48, 151.....	348, 937.....	170, 517.....	33, 421.....	.....
City Bank.....	do.....	do.....	.....	90, 206.....	387, 500.....	58, 303.....	61, 123.....	.....
Insurance and Banking Company.....	do.....	do.....	.....	122, 645.....	969, 601.....	86, 811.....	.....	.....
Fulton Bank.....	Atlanta.....	do.....	.....	51, 719.....	224, 948.....	11, 851.....	13, 736.....	.....
Manufacturers' Bank.....	Macon.....	Oct. 22, 1859.....	* \$73, 726.....	.....	261, 254.....	84, 870.....	19, 050.....	.....
Bank of Athens.....	Athens.....	Oct. 27, 1859.....	.....	48, 173.....	248, 981.....	53, 730.....	.....	.....
Bank of Columbus.....	Columbus.....	do.....	.....	247, 566.....	665, 130.....	270, 527.....	152, 433.....	.....
La Grange Bank.....	La Grange.....	Oct. 22, 1859.....	.....	19, 947.....	117, 219.....	11, 595.....	.....	.....
Bank of Middle Georgia.....	Macon.....	Oct. 24, 1859.....	.....	45, 560.....	141, 485.....	76, 595.....	3, 492.....	.....
Bank of the Empire State.....	Rome.....	do.....	.....	†9, 452.....	4, 336.....	1, 670.....	.....	.....
Northwestern Bank.....	Ringgold.....	Nov. 19, 1859.....	.....	*18, 761.....	49, 035.....	36, 924.....	.....	12, 936.....
Planters' and Mechanics' Bank.....	Dalton.....	Oct. 21, 1859.....	.....	142.....	10, 258.....	845.....	.....	8, 301.....
Cherokee Insurance and Banking Company.....	do.....	do.....	.....	860.....	.....	.....	.....	.....
Total of 25 banks and 4 branches.....	.....	.....	101, 939.....	3, 211, 974.....	8, 798, 100.....	4, 738, 289.....	1, 287, 268.....	787, 733.....

\* Specie and specie funds.

† Short bills, bills of other banks, and sight exchange.

## GEORGIA.

The Bank of the State of Georgia has branches at Athens, Augusta, Eatonton, and Washington, and agencies at Columbus, Atlanta, Madison, Griffin, Macon, Greensboro', Rome.

The other banks of Georgia have no branches, but have in all thirty-one agencies.

The returns of the Planters and Mechanics' Bank at Dalton are literally as follows:

## ASSETS.

Bills receivable .....	\$246,470 96
Expense account.....	3,398 99
Profit and loss.....	15,868 35
Exchanges maturing in New York.....	3,500 26
Cash in vault, viz: gold and silver coin .....	142 16
Notes of other banks .....	24 00
	<hr/>
	269,404 72
	<hr/> <hr/>

## LIABILITIES.

Capital stock.....	\$250,000 00
Paid in .....	\$68,000 00
Circulation in hands of agents .....	64,443 00
In circulation.....	10,258 00
Due Joseph Morris, president.....	8,301 67
Due individuals.....	845 05
	<hr/>
	269,404 72
	<hr/> <hr/>

The rule is, in all tables prepared in the Treasury Department, to give only the capital actually paid in, when the same can be ascertained. Of the "bills receivable" it is presumed that \$182,000, the difference between the nominal capital, \$250,000, and the capital paid in, \$68,000, consists of stock notes of subscribers. The total of loans and discounts is therefore given in the table at \$67,971, namely, \$64,471 "bills receivable," and \$3,500 "exchange maturing at New York." If this mode of stating the account diminishes the apparent assets of the bank, it also in a corresponding amount diminishes the apparent liabilities.

Q.

## Statement exhibiting the condition of the banks in Florida, January, 1860.

Name.	Place.	Date.	Capital.	Loans and discounts.	Stocks.	Real estate.	Other investments.	Due by other banks.	Notes of other banks.	Cash items.	Specie.	Circulation.	Deposits.	Due to other banks.	Other liabilities.
State Bank of Florida .....	Tallahassee ....	1860. Jan. 4	\$200,000	\$379,951	.....	.....	.....	\$12,400	\$19,082	.....	\$20,500	\$120,000	\$87,405	\$5,144	.....
Bank of St. John's .....	Jacksonville ...	Jan. 1	100,000	84,679	\$100,025	.....	.....	13,453	5,498	.....	12,376	63,640	42,113	.....	.....
Total of two banks .....	.....	.....	300,000	464,630	100,025	.....	.....	25,853	24,580	.....	32,876	183,640	129,518	5,144	.....

The State Bank of Florida commenced operations on the 22d of January, 1859. A dividend of ten per cent. was declared on the 4th of January, 1860.

The Bank of St. John's commenced business May 2, 1859. Of the bonds or stocks, \$100,000 are deposited with the comptroller of the State. The cashier says in a note: "The coupons from the bonds deposited with the comptroller do not enter into the above statement. The bonds carry 77 and 87 coupons, which are paid over direct to stockholders."

R.

*Statement exhibiting the condition of the banks in Alabama, January, 1860.*

Name.	Place.	Date.	Capital.	Loans and discounts.	Stocks.	Real estate.	Other investments.	Due by other banks.	Notes of other banks.	Cash items.	Specie.	Circulation.	Deposits.	Due to other banks.	Other liabilities.
Bank of Mobile .....	Mobile .....	1860. Jan. 2	\$1,500,000	\$3,999,250	\$316,000	\$32,000	.....	\$278,135	\$224,812	.....	\$716,879	\$1,460,334	\$2,344,956	.....	.....
Southern Bank of Alabama .....	do. ....	2	1,000,000	3,781,071	.....	25,000	.....	498,945	181,315	.....	661,232	2,028,270	1,730,140	\$229,205	.....
Northern Bank of Alabama .....	Huntsville...	4	500,000	600,810	.....	16,342	.....	43,839	27,152	.....	108,787	205,704	57,697	18,018	.....
Eastern Bank of Alabama .....	Eufaula .....	1859. Dec. 31	300,000	1,046,344	.....	.....	.....	.....	14,900	*\$20,800	224,670	652,110	186,274	132,864	.....
Central Bank of Alabama .....	Montgomery.	31	900,000	2,240,610	.....	55,000	\$26,127	104,849	17,326	.....	569,010	1,702,509	361,377	8,356	\$5,237
Commercial Bank .....	Selma .....	31	500,000	1,294,503	.....	35,000	.....	120,612	15,812	.....	411,200	1,231,667	58,539	5,971	.....
Bank of Montgomery .....	Montgomery.	1860. Jan. 9	100,000	398,448	105,419	.....	2,169	105,671	123,528	.....	30,036	96,382	78,294	479,227	.....
Bank of Selma .....	Selma .....	9	101,000	208,991	103,094	7,958	.....	56,455	38,812	.....	25,360	101,000	35,876	1,163	190,812
Total of eight banks .....	.....	.....	4,901,000	13,570,027	524,513	171,300	28,296	1,208,506	643,657	20,800	2,747,174	7,477,976	4,851,153	874,804	196,049

\* Notes of other banks and specie in hands of agents.

† Permanent deposit Selma Insurance and Trust Company, \$140,812; bills payable, due in May, \$50,000.

*Report of the Board of Currency to the Legislature of the State of Louisiana, January, 1860.*

*To the Senate and House of Representatives of the State of Louisiana :*

The board of currency begs leave to submit the following report :

The condition of all the banks in the State during the last year has been highly prosperous. Their regular weekly statements to the board, and their strength in specie when examined personally by the board, alike show perfect ability to fulfill all their functions and meet all their obligations.

Since our last report the Mechanics and Traders' Bank has increased its capital, under the law of 1855, from \$1,000,000 to \$1,445,200, and the Merchants' Bank has increased its capital under the same law from \$600,000 to \$852,200.

The Citizens' Bank has established its branch at Shreveport.

The board recommends that the law requiring its secretary to attend at Baton Rouge as secretary to the joint committee on banks and banking be repealed. His presence there is inconsistent with his duties in New Orleans, under the act of February 5, 1859, requiring his services in New Orleans to fix and settle every week the balances due from each bank to every other. His presence in New Orleans is necessary because all the banks are there. The operation of the act has been highly convenient and satisfactory to all the banks, and the safety it insures is of great benefit to the public.

The board recommends also that the thirty-first section of act number one hundred and sixty-six of 1855 be so amended as to require every corporation embraced in its provisions to state, not only its stockholders, but also the amount of stock held by each.

The board submits the annexed statement of the banks for each month during the last year, as the best evidence of the sound and prosperous condition of them all.

Statement B shows the amount invested by the banks in the State bonds and their value with the auditor.

JOHN B. BRECKENRIDGE,  
*President Board of Currency.*

R. A. HUNTER,  
*State Treasurer.*

ANDREW S. HERRON,  
*Secretary of State.*

E. McILHENNY,  
*Secretary Board of Currency.*

*Statement showing the amount of State and city bonds held by the several banks, and what part thereof is deposited with the State auditor, and the rate at which he received them as security for the notes of the free banks.*

BANKS.	Whole amount owned.	DEPOSITED WITH THE AUDITOR.			Total amount deposited with the auditor.
		Con. City—90 cents.	R. R.—City—90 cents.	State—par.	
Louisiana State Bank.....	\$328,750 00				
Consolidated Association.....	23,612 50				
Bank of New Orleans.....	771,000 00	\$432,600 00	\$17,000 00	\$322,000 00	\$771,000 00
Mechanics and Traders' Bank.....	511,000 00	500,000 00	11,000 00		511,000 00
Southern Bank.....	407,000 00	343,000 00			343,000 00
Union Bank.....	791,000 00	250,000 00		500,000 00	750,000 00
Merchants' Bank.....	600,000 00		600,000 00		600,000 00
Crescent City Bank.....	348,000 00	250,000 00		98,000 00	348,000 00
Bank of America.....	311,000 00		286,000 00	24,000 00	310,000 00
Total.....	4,091,362 50	1,775,000 00	914,000 00	944,000 00	3,633,000 00

S 3.—Statement of the banks in New Orleans on the 31st of December, 1859.

Name.	MOVEMENT OF THE BANKS—CASH LIABILITIES.					
	Circulation.	Deposits.	Due to foreign and domestic banks, less exchange.	Due to local banks, balances.	Other cash liabilities.	Total.
<b>BANKS.</b>						
Citizens' Bank.....	\$4,089,760 00	\$4,262,705 42	\$237,065 60	.....	\$2,022 00	\$8,591,553 02
Canal and Banking Company. ....	1,238,365 00	1,374,795 84	151,592 13	.....	165,550 50	2,930,303 47
Bank of Louisiana.....	736,629 00	3,640,544 64	372,143 34	.....	2,915 30	4,752,232 28
Louisiana State Bank.....	*2,593,775 00	4,812,483 34	241,356 72	.....	11,145 50	7,658,760 56
Total.....	8,658,529 00	14,090,529 24	1,002,157 79	.....	181,633 30	23,932,849 33
<b>FREE BANKS.</b>						
Mechanics and Traders' Bank.....	412,505 00	929,661 93	36,134 22	.....	.....	1,378,301 15
Bank of New Orleans.....	630,975 00	1,006,225 51	97,099 38	.....	4,161 00	1,738,460 89
Union Bank.....	558,200 00	1,225,865 92	.....	.....	145,736 12	1,929,802 04
Southern Bank.....	305,575 00	434,819 06	.....	.....	.....	740,394 06
Merchants' Bank.....	491,065 00	522,771 94	.....	.....	76,118 48	1,089,955 42
Bank of America.....	240,240 00	1,188,002 16	30,284 82	.....	1,250 00	1,459,776 98
Crescent City Bank.....	282,224 00	379,936 56	.....	.....	15,348 27	677,508 83
Total.....	2,920,784 00	5,687,283 08	163,518 42	.....	242,613 87	9,014,199 37
<b>IN LIQUIDATION.</b>						
Consolidated Association.....	.....	.....	.....	.....	766 15	766 15

\* Of which \$11,805 are branch checks.



# S 3.—Statement of the banks in New Orleans—Continued.

166

CONDITION OF THE BANKS.

Name.	MOVEMENT OF THE BANKS—CASH ASSETS.					
	Specie.	Loans on deposits, payable in full at maturity.	Foreign and domestic banks and exchange.	Local banks, balances.	Other cash assets, (stocks.)	Total.
<b>BANKS.</b>						
Citizens' Bank.....	\$3,416,034 54	\$5,467,886 51	\$1,772,256 83	.....	<i>a</i> \$514,968 73	\$11,171,146 61
Canal and Banking Company.....	1,299,305 54	1,864,763 08	1,263,701 60	.....	.....	4,427,770 22
Bank of Louisiana.....	1,588,342 61	4,302,968 43	880,587 29	.....	<i>b</i> 1,200,000 00	7,971,898 33
Louisiana State Bank.....	2,746,614 97	5,787,692 39	982,249 13	.....	<i>c</i> 328,750 00	9,845,336 49
Total.....	9,050,327 66	17,423,310 41	4,898,794 85	.....	2,043,718 73	33,416,157 65
<b>FREE BANKS.</b>						
Mechanics and Traders' Bank.....*	420,632 94	1,463,957 60	412,914 29	.....	<i>d</i> 511,000 00	2,808,504 83
Bank of New Orleans.....	629,641 07	1,691,576 06	501,876 36	.....	<i>e</i> 771,000 00	3,594,093 49
Union Bank.....	601,213 70	1,906,865 27	174,422 67	.....	<i>f</i> 791,000 00	3,473,501 64
Southern Bank.....	242,269 86	188,434 49	1,141,731 07	.....	<i>g</i> 416,887 50	1,969,322 92
Merchants' Bank.....	331,909 16	873,238 67	114,831 39	.....	<i>h</i> 649,490 62	1,969,469 84
Bank of America.....	578,387 85	1,179,106 14	14,025 36	.....	<i>i</i> 311,000 00	2,082,519 35
Crescent City Bank.....	261,049 74	1,178,943 07	46,520 66	.....	<i>j</i> 348,000 00	1,834,513 47
Total.....	3,065,104 32	8,482,121 30	2,406,321 80	.....	3,798,378 12	17,751,925 54
<b>IN LIQUIDATION.</b>						
Consolidated Association.....	16,336 04	.....	.....	.....	.....	16,336 04

*a* Of which \$101,486 41 is Bank of America, N. Y. New Orleans city coupon account, \$80,356 49 is Branch Bank at Shreveport.

*b* Bank of Louisiana stock purchased from the State.

*c* City bonds deposited with State auditor.

*d* State and city bonds, of which \$750,000 are deposited with the State auditor.

*e* \$600,000 of which are city bonds deposited with the State auditor.

*f* State and city bonds deposited with the State auditor.

*g* City bonds.

*h* State and city bonds deposited with the State auditor.

*i* City bonds, of which \$343,000 are deposited with the State auditor.

*j* City bonds deposited with the State auditor.

S 3—Statement of the banks in New Orleans—Continued.

	MOVEMENT OF THE BANKS—DEAD WEIGHT.					
Name.	Capital of the branches.	Real estate.	Public improve- ment.	Loans on capital.		
				On stock.	Long loans, mort- gage, pledge, &c.	Other discounts on capital.
BANKS.						
Citizens' Bank, banking department.....		\$140,522 40				\$131,830 60
Citizens' Bank, mortgage stock department.....		5,532 50		\$3,542,566 57		658,748 89
Canal and Banking Company.....	\$48,289 77	239,790 30	\$1,080,057 11			1,468,732 30
Bank of Louisiana.....		193,934 66		114,380 00	\$779,385 01	809,993 92
Louisiana State Bank.....		121,753 77			48,000 00	483,964 93
Total.....	48,289 77	701,533 63	1,080,057 11	3,656,946 57	827,385 01	3,553,270 64
FREE BANKS.						
Mechanics and Traders' Bank.....		56,220 28				86,826 42
Bank of New Orleans.....		130,000 00				228,359 79
Union Bank.....		54,474 12				73,245 20
Southern Bank.....		66,668 10				98,737 72
Merchants' Bank.....		10,000 00				37,139 60
Bank of America.....						
Crescent City Bank.....		35,376 07				
Total.....		352,738 57				524,308 73
IN LIQUIDATION.						
Consolidated Association.....		7,553 10		346,666 50	10,590 00	244,352 40

## S 3.—Statement of the banks in New Orleans—Continued.

Name.	MOVEMENT OF THE BANKS—DEAD WEIGHT.				Capital paid in.	TOTAL MOVEMENT AND DEAD WEIGHT.	
	Other assets not available within ninety days.	Protested paper.	Total.			Liabilities, exclusive of capital.	Assets.
			Assets.	Liabilities other than the movement.			
BANKS.							
Citizens' Bank, banking department.....		\$9,512 39	\$281,865 39	*\$100,000 00	†\$2,500,000 00	\$8,691,553 02	\$11,453,012 00
Citizens' Bank, mortgage stock department .....	\$840,073 73		5,046,921 69	851,092 43	4,253,866 67	851,092 43	5,046,921 69
Canal and Banking Company.....		117,826 97	2,954,696 45		3,164,000 00	2,931,303 47	7,382,466 67
Bank of Louisiana.....	50 91	14,598 78	1,912,343 28		3,993,500 00	4,752,232 28	9,884,241 61
Louisiana State Bank.....	51,335 14	5,500 00	710,553 84		2,000,000 00	7,658,760 56	10,555,890 33
Total.....	891,459 78	147,438 14	10,906,380 65	951,092 43	15,921,366 67	24,883,941 76	44,322,532 30
FREE BANKS.							
Mechanics and Traders' Bank.....		1,360 00	144,406 70		1,445,200 00	1,378,301 15	2,952,911 53
Bank of New Orleans.....		28,238 49	386,598 28		2,000,000 00	1,738,460 89	3,980,691 77
Union Bank.....		81,211 11	208,930 43		1,500,000 00	1,929,802 04	3,682,432 07
Southern Bank.....		28,511 19	193,917 01		1,250,000 00	740,394 06	2,183,239 93
Merchants' Bank.....		30,000 00	77,139 60		852,200 00	1,089,955 42	2,046,609 44
Bank of America.....		6,118 70	6,118 70		507,800 00	1,459,776 98	2,088,638 05
Crescent City Bank.....			35,376 07		1,020,300 00	677,508 83	1,869,889 54
Total.....		175,439 49	1,052,486 79		8,575,500 00	9,014,199 37	18,804,412 33
IN LIQUIDATION.							
Consolidated Association .....	† 142,253, 29	9,784 90	761,200 19	825,800 00	.....	826,566 15	777,536 23

[E. &amp; O. E.]

\* New Orleans city coupons due in New York January 1, 1860. † Of which \$1,000,000 is reserved profits recognized as capital by the 29th section of the charter. ‡ City bonds.

OFFICE OF THE BOARD OF CURRENCY, New Orleans, December 31, 1859.

J. B. BRECKENRIDGE, President.  
E. McILHENNY, Secretary.

## Statement exhibiting the condition of the banks in Tennessee, January, 1860.

Name.	Place.	Date.	Capital.	Loans and discounts.	Stocks.	Real estate.	Other investments.	Due by other banks.	Notes of other banks.	Cash items.	Specie.	Circulation.	Deposits.	Due to other banks.	Other liabilities.
Planters' Bank .....	Nashville....	Dec. 31, 1859	\$1,355,600	\$2,690,234	\$178,317	\$42,697	.....	.....	.....	*\$765,433	\$479,116	\$1,291,238	\$1,022,725	\$42,268	.....
Bank of Tennessee.....	do. ....	Jan. 1, 1860	3,679,668	4,480,321	509,770	231,491	.....	\$904,255	\$92,390	.....	940,023	1,468,851	1,473,042	59,650	\$408,010
Union Bank .....	do. ....	Jan. 3, 1860	1,774,815	3,224,554	25,650	293,343	.....	678,476	105,458	.....	543,259	1,408,088	1,102,068	36,875	44,410
Bank of the Union.....	do. ....	Jan. 1, 1860	88,180	43,751	66,220	.....	.....	6,966	30,103	.....	4,632	15,643	.....	13,493	.....
City Bank .....	do. ....	Jan. 2, 1860	50,000	96,698	57,872	.....	.....	42,054	8,868	.....	5,231	45,000	63,831	39,768	.....
Merchants' Bank .....	do. ....	Jan. 2, 1860	100,000	107,354	50,000	12,000	.....	18,692	27,955	.....	14,500	39,464	78,430	1,970	.....
Bank of Middle Tennessee.	Lebanon ....	Jan. 2, 1860	83,509	53,843	99,603	3,000	.....	.....	7,521	44,940	16,352	80,921	53,779	869	.....
Commercial Bank.....	Memphis ....	Jan. 3, 1860	50,000	103,755	50,000	.....	.....	24,991	55,650	.....	18,427	35,650	127,687	23,246	.....
Bank of West Tennessee..	do. ....	Jan. 4, 1860	85,000	151,327	.....	.....	.....	29,340	40,262	.....	25,945	81,400	61,261	.....	.....
Buck's Bank .....	McMinnville..	Jan. 2, 1860	50,000	27,533	55,000	.....	600	2,175	13,155	†26,315	25,912	31,465	59,646	36	.....
Northern Bank .....	Clarksville...	Dec. 31, 1859	60,000	146,630	55,000	.....	460	28,294	26,083	.....	13,455	40,351	143,310	12,963	.....
Bank of Chattanooga.....	Chattanooga.	Jan. 2, 1860	421,400	210,452	.....	.....	.....	†805,622	12,762	79,769	102,297	671,630	41,825	14,598	.....
Lawrenceburg Bank.....	Lawrenceb'g.	Jan. 9, 1860	50,000	84,606	.....	3,600	.....	807	1,138	.....	20,266	56,741	130	.....	.....
Shelbyville Bank .....	Shelbyville...	Jan. 2, 1860	118,865	218,880	.....	2,853	.....	42,317	7,580	.....	35,662	133,955	24,658	644	10,000
Bank of Knoxville.....	Knoxville....	Jan. 2, 1860	.....	5,364	50,000	.....	.....	1,800	3,073	§6,635	.....	41,400	4,944	18,249	.....
Ocoee Bank .....	do. ....	Jan. 2, 1860	100,000	105,717	36,000	.....	.....	28,122	63,364	9,000	22,633	96,586	67,473	.....	.....
Total of 16 banks and	18 branches..	.....	8,067,037	11,751,019	1,233,432	595,759	84,355	2,613,910	495,362	932,092	2,267,710	5,538,378	4,334,799	264,627	402,420

\* Specie funds.

† Sight exchange on New York and Philadelphia.

‡ Due by Bank of Memphis.

|| Sight exchange, north and south.

§ Gold and silver coins and specie checks, \$1,371 58; New York exchange, \$1,372 22; time checks and bank memoranda, \$921 54.

The Bank of Tennessee has branches at Athens, Clarksville, Columbia, Rogersville, Shelbyville, Somerville, Sparta, and Trenton—8.

The Planters' Bank has branches at Athens, Clarksville, Franklin, Memphis, Pulaski—5.

The Union Bank has branches at Columbia, Chattanooga, Jackson, Knoxville, Memphis—5.

For most of the returns from the banks of Tennessee the Treasury Department is indebted to J. E. R. Ray, esq., the secretary of state of the State of Tennessee. Mr. Ray gives the following additional information:

"The Bank of Memphis will shortly be consolidated with the Bank of Chattanooga.

"The Traders' Bank is in liquidation, and has made no returns. It has a very limited circulation, but is entirely solvent.

"The notes of the Bank of Claiborne are now at par, and being redeemed by the comptroller."

"The Banks of Jefferson, Tazewell, and Trenton are in liquidation, and will have ample assets to discharge all their liabilities."

## U.

*Statement of the condition of the banks in Kentucky, January, 1860.*

Name.	Place.	Date.	Capital.	Loans and discounts.	Stocks.	Real estate.	Other investments.	Due by other banks.	Notes of other banks.	Cash items.	Specie.	Circulation.	Deposits.	Due to other banks.
Bank of Kentucky.....	Louisville.....	Jan. 5, 1860	\$3,700,000	\$6,969,838	\$119,064	\$107,826	\$133,963	\$1,879,724	\$141,416	.....	\$857,841	\$2,673,353	\$1,962,454	\$1,324,677
Northern Bank of Kentucky.	Lexington.....	Dec. 31, 1859	2,250,000	4,747,019	21,871	94,814	.....	1,375,990	165,380	.....	850,899	2,232,928	1,273,886	957,082
Farmers' Bank of Kentucky.	Frankfort.....	.....do.....	1,700,000	3,690,798	.....	78,000	.....	166,237	105,656	.....	812,491	2,235,003	668,290	67,214
Bank of Louisville.....	Louisville.....	Jan. 2, 1860	1,930,000	3,427,277	76,763	72,478	.....	804,864	32,316	.....	462,378	1,851,802	406,614	608,508
Mechanics' Bank.....	.....do.....	Jan. 1, 1860	100,000	180,551	814	12,903	.....	892	.....	*\$20,900	.....	.....	94,482	13,224
Southern Bank of Kentucky.	Russellville.....	.....do.....	1,500,000	2,612,254	608,050	35,475	35,000	459,198	148,308	.....	660,153	2,135,263	365,145	149,083
People's Bank of Kentucky.	Bowling Green.....	.....do.....	174,155	356,939	.....	.....	1,200	151,112	3,205	.....	101,736	279,129	31,296	296
Commercial B'k of Kentucky.	Paducah.....	.....do.....	1,094,625	2,268,395	25,000	63,611	18,228	259,510	27,774	.....	556,192	1,645,228	296,956	112,011
Bank of Ashland.....	Ashland.....	.....do.....	311,890	640,584	.....	10,091	.....	83,118	72,188	.....	196,153	467,495	170,623	19,064
Deposit Bank.....	Paris.....	.....do.....	50,000	283,827	.....	2,773	.....	7,666	58,779	.....	2,421	.....	270,186	7,502
Do.....	Cynthiana.....	.....do.....	25,000	107,394	.....	.....	.....	11,367	24,543	.....	1,966	.....	122,960	1,056
Total of 11 banks and 34 branches.....			12,835,670	25,284,869	851,562	477,971	188,391	5,099,678	779,565	20,900	4,502,250	13,520,307	5,662,892	3,259,717

\* Cash on hand.

† Eastern, Ex., \$21,393; Southern, \$4,128.

The following banks have branches at the places designated:

The Bank of Kentucky at Bowling Green, Columbus, Danville, Frankfort, Greensburg, Hopkinsville, and Maysville—8.

The Bank of Louisville at Bushville, Flemingsburg, and Paducah—3.

The Commercial Bank at Harrodsburg, Louisville, Monticello, and Versailles—4.

The Farmers' Bank at Covington, Henderson, Maysville, Mount Sterling, Princeton, Somerset, and Georgetown—7.

The Northern Bank at Barrasville, Covington, Glasgow, Louisville, Paris, and Richmond—6.

The Southern Bank at Carrollton, Hickman, Louisville, Owensboro', and Smithland—5.

The Bank of Ashland at Shelbyville—1.

The Mechanics' Bank at Louisville and the Deposit Banks at Cynthiana and Paris are not banks of issue.

In addition to these there are other chartered banks in Kentucky that issue no notes for circulation, as the Exchange Deposit Bank, Lexington; Central Bank, Danville; Savings Institution, Harrodsburg; Deposit Bank, Lebanon; Deposit Bank, Stanford; Deposit Bank, Lancaster, and several savings institutions at Louisville.

*Semi-annual statement of the condition of the banks of the State of Missouri on the 1st day of January, 1860, as shown by their returns, made under oath, to the bank commissioner.*

BANKS.	RESOURCES.						
	Capital stock in branches.	Notes discounted.	Exchange matured.	Bills of exchange discounted.	Suspended debt.	Due from banks.	Expenses, protest accounts, and fixtures.
Bank of the State of Missouri.....	\$1,223,612 31	\$622,809 30	\$44,485 46	\$1,616,241 18	\$67,294 10	\$5,838 37	\$18,437 96
Branch at Fayette.....		64,616 81	2,093 34	324,105 25	6,088 63		2,248 45
Arrow Rock.....		34,919 42		147,813 35		11,472 04	2,733 40
Cape Girardeau.....		171,523 59	22,650 00	244,690 47	11,991 15	14,968 17	2,344 98
Palmyra.....		145,851 52	2,282 95	260,069 37	1,669 46	27,559 79	2,720 87
Springfield.....		158,507 80	41 90	282,687 69	1,250 00	14,403 74	1,771 29
Louisiana.....		96,165 00		193,349 38	4,600 00	109,999 62	3,120 48
Chillicothe.....		156,674 88	7,843 68	215,010 27	7,860 75		2,397 43
St. Joseph.....		62,460 71		181,521 28		7,023 94	2,619 76
Canton.....		35,890 92		83,514 33		14 92	2,216 56
Farmers' Bank of Missouri.....	400,000 00	284,293 74	19,179 35	319,212 34	88,996 49	96,848 51	8,131 14
Branch at Paris.....		110,213 00	18,078 98	187,564 00	1,532 00	2,953 11	1,453 95
Liberty.....		163,652 00		327,697 09	2,944 08	7,429 18	2,143 85
Western Bank of Missouri.....	150,200 00	54,819 15		134,077 86		27,362 33	10,259 73
Branch at Glasgow.....		125,278 33		229,621 95	450 00	8,102 11	4,553 94
Union Bank of Missouri.....	118,390 00	109,547 07		151,028 74		5,147 33	12,705 59
Branch at Richmond.....		58,758 58		86,779 51		69,225 15	3,265 65
Kansas City.....		20,560 00		70,228 38		35,423 49	4,353 41
Warrensburg.....		21,520 00		32,282 33		39,522 61	2,231 63
La Grange.....				49,640 00		53,510 22	1,006 67
Mechanics' Bank.....	316,600 00	237,015 80	40,936 37	473,302 10			20,559 97
Branch at Warsaw.....		106,908 30		169,293 65	600 00	80,370 43	6,390 16
Weston.....		78,475 00	77,073 46	154,381 99	1,546 00		4,378 14
Kansas City.....		33,150 03		71,167 67	10,750 00	5,494 23	6,447 36
Southern Bank of St. Louis.....	375,780 00	376,832 88		384,594 70	33,774 30	31,779 20	18,635 25
Branch at St. Charles.....		84,425 00		50,846 84		18,652 89	3,564 23
Independence.....		139,113 17		245,086 03	6,655 00	12,488 98	2,815 61
Savannah.....		20,483 91		45,570 95	1,500 00	53,554 08	2,467 13

## V.—Semi-annual statement of the condition of the banks of the State of Missouri—Continued.

172

CONDITION OF THE BANKS.

BANKS.	RESOURCES.						
	Capital stock in branches.	Notes discounted.	Exchange matured.	Bills of exchange discounted.	Suspended debt.	Due from banks.	Expenses, protest account, and fixtures.
Merchants' Bank of St. Louis.....	\$468,120 00	\$498,093 37	\$21,729 33	\$1,023,726 41	\$4,113 17	.....	\$14,368 03
Branch at Brunswick .....		146,595 87	.....	222,133 04	5,273 05	\$80,684 40	2,669 07
Osceola .....		130,032 00	.....	223,862 90	726 00	50,588 43	1,217 48
Ste. Genevieve.....		49,461 30	10,935 13	106,270 46	.....	.....	1,761 28
Exchange Bank of St. Louis.....	351,528 80	135,008 24	132,286 03	372,902 37	16,448 92	.....	3,597 32
Branch at Glasgow.....		116,149 54	.....	406,087 51	1,250 00	72,736 22	6,499 23
Columbia.....		68,753 00	.....	192,812 12	500 00	57,592 71	3,691 82
Bank of St. Louis.....	237,670 00	125,593 34	.....	262,996 91	713 65	57,525 92	15,621 71
Branch at Boonville .....		124,538 06	31,783 81	207,326 42	.....	553 60	2,479 42
Kirksville .....		23,555 00	.....	9,525 00	.....	31,880 71	1,733 48
	3,641,901 11	4,992,245 63	431,399 77	9,759,021 84	278,526 75	1,090,506 43	209,603 43



V.—Semi-annual statement of the condition of the banks of the State of Missouri—Continued.

BANKS.	RESOURCES.					
	Notes of other banks.	Coin on hand.	Due from branch banks.	Real estate.	Invested in State bonds.	Total resources.
Bank of the State of Missouri.....	\$96,910 00	\$210,180 89	\$133,086 46	\$100,000 00	\$196,000 00	\$4,314,896 03
Branch at Fayette.....	20,320 00	126,570 26	.....	5,000 00	.....	551,042 74
Arrow Rock.....	19,480 00	93,403 94	.....	.....	.....	309,812 15
Cape Girardeau.....	7,775 00	168,865 60	.....	5,430 00	.....	650,238 96
Palmyra.....	25,840 00	172,353 96	.....	5,829 12	.....	644,177 04
Springfield.....	24,000 00	192,012 04	.....	7,852 00	.....	682,526 46
Louisiana.....	15,675 00	117,645 45	.....	.....	.....	540,554 93
Chillicothe.....	8,480 00	117,167 79	.....	9,641 35	.....	525,076 15
St. Joseph.....	23,825 00	90,081 51	.....	.....	.....	367,532 20
Canton.....	33,685 00	75,493 42	.....	5,775 00	.....	236,590 15
Farmers' Bank of Missouri.....	32,800 00	266,231 81	.....	11,022 45	103,550 00	1,630,265 83
Branch at Paris.....	8,950 00	123,630 52	.....	.....	.....	454,375 56
Liberty.....	22,270 00	205,583 01	.....	10,628 45	.....	740,347 66
Western Bank of Missouri.....	4,505 00	96,205 24	.....	9,774 45	.....	487,203 76
Branch at Glasgow.....	220 00	102,938 30	.....	.....	50,000 00	471,164 63
Union Bank of Missouri.....	85,160 00	48,664 77	.....	.....	.....	578,643 50
Branch at Richmond.....	24,460 00	104,263 41	.....	.....	.....	346,752 30
Kansas City.....	3,330 00	59,239 21	.....	.....	.....	193,134 49
Warrensburg.....	15,120 00	65,103 31	.....	.....	.....	176,079 88
La Grange.....	8,150 00	49,641 56	.....	.....	.....	161,948 45
Mechanics' Bank.....	6,850 00	97,239 17	.....	.....	68,000 00	1,260,503 41
Branch at Warsaw.....	23,560 00	115,776 10	.....	.....	.....	502,898 64
Weston.....	55,425 00	114,579 95	.....	.....	.....	485,859 54
Kansas City.....	940 00	67,201 99	.....	.....	.....	195,151 28
Southern Bank of St. Louis.....	88,160 00	97,407 06	.....	.....	80,000 00	1,486,963 99
Branch at St. Charles.....	10,550 00	25,330 50	.....	.....	.....	193,369 46
Independence.....	7,375 00	153,082 21	.....	8,975 04	.....	573,591 04
Savannah.....	20,060 00	67,534 12	.....	.....	.....	212,170 19
Merchants' Bank of St. Louis.....	180,515 00	115,617 96	.....	8,842 55	140,120 00	2,466,403 27
Branch at Brunswick.....	3,005 00	125,495 05	.....	.....	.....	594,698 03
Osceola.....	7,485 00	160,174 29	.....	853 80	.....	574,939 90
Ste. Genevieve.....	810 00	30,854 54	.....	1,037 85	.....	201,150 56

## V.—Semi-annual statement of the condition of the banks of the State of Missouri—Continued.

BANKS.	RESOURCES.					
	Notes of other banks.	Coin on hand.	Due from branch banks.	Real estate.	Invested in State bonds.	Total resources.
Exchange Bank of St. Louis...	\$45,100 00	\$63,151 13				\$1,150,022 79
Branch at Glasgow .....		134,632 23		\$25,000 00	\$30,000 00	762,354 73
Columbia .....	17,195 00	82,878 71				423,423 36
Bank of St. Louis.....	83,345 00	48,429 26			43,000 00	874,895 79
Branch at Boonville ...	22,020 00	141,851 16		10,827 35	15,000 00	556,179 82
Kirksville .....	14,665 00	36,100 00				117,459 19
	1,046,015 00	4,160,912 03	\$133,086 46	226,609 41	725,670 00	26,695,397 86

V.—Semi-annual statement of the condition of the banks of the State of Missouri—Continued.

LIABILITIES.

BANKS.	Capital stock owned by State.	Capital stock owned by Individuals.	Due depositors.	Unpaid dividends.	Interest and exchange.	Due to other banks.	Circulation outstanding.	Due to parent bank on account.	Contingent and surplus fund.	Due parent bank for capital.	Total liabilities.
Bank of the State of Missouri.....	\$1,000,000 00	\$2,058,422 31	\$786,351 45	\$3,135 85	\$114,729 12	\$185,595 05	\$22,295 00	.....	\$144,367 25	.....	\$4,314,896 03
Branch at Fayette.....	.....	.....	97,877 40	.....	20,406 67	5,008 67	292,300 00	\$10,360 00	.....	\$125,000 00	551,042 74
Arrow Rock.....	.....	.....	28,788 38	.....	8,749 89	.....	159,980 00	13,295 88	.....	100,000 00	309,812 15
Cape Girardeau.....	.....	.....	45,531 78	.....	18,129 67	8,317 51	409,860 00	.....	.....	168,400 00	650,238 96
Palmyra.....	.....	.....	69,884 43	.....	19,542 74	.....	323,400 00	106,349 87	.....	125,000 00	644,177 04
Springfield.....	.....	.....	39,927 01	.....	20,440 90	.....	399,450 00	41,108 55	.....	181,600 00	682,526 46
Louisiana.....	.....	.....	18,009 99	.....	13,526 68	1,328 26	323,240 00	.....	.....	184,450 00	540,554 93
Chilicothe.....	.....	.....	26,008 32	.....	16,263 61	.....	303,900 00	28,904 32	.....	150,000 00	525,076 15
St. Joseph.....	.....	.....	33,149 18	.....	11,037 39	.....	108,000 00	101,773 32	.....	113,572 31	367,532 20
Canton.....	.....	.....	39,613 74	.....	6,276 43	.....	110,275 00	14,539 98	.....	75,885 00	236,590 15
Farmers' Bank of Missouri.....	1,000,000 00	.....	140,161 86	241 61	39,233 28	.....	443,645 00	.....	16,981 08	.....	1,630,265 83
Branch at Paris.....	.....	.....	35,671 26	.....	14,424 30	.....	254,280 00	.....	.....	150,000 00	454,375 56
Liberty.....	.....	.....	54,685 35	.....	23,622 47	8,198 84	403,844 00	.....	.....	250,000 00	740,347 66
Western Bank of Missouri.....	260,210 00	.....	64,231 82	.....	12,094 53	2,392 41	148,275 00	.....	.....	.....	487,203 76
Branch at Glasgow.....	.....	.....	69,480 07	.....	20,174 56	.....	240,310 00	.....	.....	150,200 00	471,164 63
Union Bank of Missouri.....	378,390 00	.....	46,048 37	.....	22,333 36	72,181 77	59,690 00	.....	.....	.....	578,643 50
Branch at Richmond.....	.....	.....	40,224 18	.....	6,528 12	.....	200,000 00	.....	.....	100,000 00	346,752 30
Kansas City.....	.....	.....	27,188 60	.....	3,872 64	2,073 25	100,000 00	.....	.....	60,000 00	193,134 49
Warrensburg.....	.....	.....	15,709 27	.....	1,980 61	.....	100,000 00	.....	.....	58,390 00	176,079 88
La Grange.....	.....	.....	6,705 87	.....	1,642 58	.....	100,000 00	.....	.....	53,600 00	161,948 45
Mechanics' Bank.....	782,355 00	.....	23,611 05	1,238 00	34,679 94	82,635 42	89,360 00	.....	36,624 00	.....	1,260,503 40
Branch at Warsaw.....	.....	.....	18,427 49	.....	12,803 31	5,067 84	332,000 00	.....	.....	134,600 00	502,898 64
Weston.....	.....	.....	49,793 93	81 66	11,528 95	.....	297,725 00	.....	.....	126,730 00	485,859 54
Kansas City.....	.....	.....	10,341 58	.....	5,767 97	29,986 73	93,785 00	.....	.....	55,270 00	195,151 28
Southern Bank of St. Louis.....	916,755 00	.....	201,685 30	1,613 12	42,439 01	204,318 86	96,440 00	.....	23,682 66	.....	1,486,963 99
Branch at St. Charles.....	.....	.....	40,180 34	.....	5,404 86	229 30	47,555 00	.....	.....	100,000 00	193,369 46
Independence.....	.....	.....	8,061 44	.....	19,594 60	.....	345,285 00	.....	.....	202,650 00	575,591 04
Savannah.....	.....	.....	10,471 85	.....	3,568 34	.....	124,000 00	.....	.....	73,130 00	211,170 19
Merchants' Bank of St. Louis.....	1,493,120 00	.....	450,448 75	425 90	100,346 07	300,832 55	99,405 00	.....	21,825 00	.....	2,466,403 27
Branch at Brunswick.....	.....	.....	15,479 02	228 75	21,755 38	2,799 88	340,670 00	.....	.....	213,765 00	594,698 03
Osceola.....	.....	.....	25,950 00	.....	15,559 90	.....	367,715 00	.....	.....	165,715 00	574,939 90
Ste. Genevieve.....	.....	.....	24,171 83	6 15	5,667 42	335 16	82,330 00	.....	.....	88,640 00	201,150 56
Exchange Bank of St. Louis.....	732,178 80	.....	131,168 93	485 84	19,646 94	158,092 16	81,080 00	.....	27,370 12	.....	1,150,022 77

## V.—Semi-annual statement of the condition of the banks of the State of Missouri—Continued.

BANKS.	LIABILITIES.									
	Capital stock owned by State.	Capital stock owned by individuals.	Due depositors.	Unpaid dividends.	Interest and exchange.	Due to other banks.	Circulation outstanding.	Due to parent bank on account.	Contingent and surplus fund.	Due parent bank for capital.
Branch at Glasgow .....	.....	.....	\$137,425 10	.....	\$24,365 83	.....	\$392,390 00	.....	.....	\$208,173 80
Columbia .....	.....	.....	50,949 88	.....	12,043 48	.....	217,075 00	.....	.....	143,355 00
Bank of St. Louis .....	.....	\$461,520 00	192,758 83	\$1,045 17	21,601 65	\$98,822 22	80,720 00	.....	\$18,417 92	.....
Branch at Boonville .....	.....	.....	74,891 69	334 15	16,848 92	31,795 06	244,580 00	.....	500 00	187,230 00
Kirksville .....	.....	.....	6,272 67	.....	846 52	.....	59,900 00	.....	.....	50,440 00
	\$1,000,000 00	8,082,951 11	3,348,337 01	8,839 20	769,478 64	1,200,010 94	7,884,885 00	\$315,331 82	289,768 02	3,795,796 11
										26,695,397 86

Whole amount of circulation delivered by the bank commissioner to the banks..... \$13,333,190 00

IMMEDIATE LIABILITIES.	
Due to depositors.....	\$3,348,337 01
Due to banks.....	1,200,010 94
Circulation outstanding .....	7,884,885 00
	<u>12,433,232 95</u>

IMMEDIATE RESOURCES.	
Exchange matured.....	\$431,599 77
Due from other banks.....	1,090,506 43
Notes of other banks.....	1,046,015 00
Coin on hand.....	4,160,912 03
	<u>6,728,833 23</u>

BANK COMMISSIONER'S OFFICE, St. Louis, February 1, 1860

C. F. JACKSON, Bank Commissioner.

## W.

*Statement of the condition of the banks of the State of Illinois on the first Monday in January, 1860, as exhibited in their quarterly reports.*

	Agricultural Bank, Marion.	Alton Bank, Alton.	American Ex- change Bank, Raleigh.	Bank of Ame- rica, Mt. Carmel.	Bank of Albion, Albion.
<b>RESOURCES.</b>					
Stocks deposited as security for circulation.....	\$105,600 00	\$7,764 16	\$185,860 00	\$335,160 00	\$143,700 00
Real estate.....		28,576 00	300 00		
Notes of other banks on hand.....					
Amount of debts due bank other than loans and discounts.....	95,154 00	15,200 00	185,465 00		
Loans and discounts.....		30,853 14			
Specie on hand.....	800 00	19,437 41	1,000 00	1,100 00	800 00
Deposited with other banks and bankers.....		31,877 47		16,478 00	50,000 00
Expense account.....					
Surplus bonds.....					
Checks, drafts, and other cash items.....					
Special deposits.....					
Suspended debt.....					
Profit and loss account.....					
<b>Total.....</b>	<b>201,554 00</b>	<b>153,708 18</b>	<b>372,625 00</b>	<b>352,738 00</b>	<b>194,500 00</b>
<b>LIABILITIES.</b>					
Capital stock paid in and invested according to law.....	105,600 00	59,845 21	185,860 00	50,000 00	50,800 00
Amount of debts due by bank other than for deposits and circulation.....					
Amount due to depositors.....		54,078 82	1,300 00		
Amount of notes in circulation....	95,954 00	22,390 00	185,465 00	302,738 00	143,700 00
Amount due to other banks and bankers.....		7,118 45			
Exchange and interest account....		10,275 70			
Surplus bonds.....					
Profit and loss account.....					
<b>Total..</b>	<b>201,554 00</b>	<b>153,708 18</b>	<b>372,625 00</b>	<b>352,738 00</b>	<b>194,500 00</b>

## W.—Condition of the banks in Illinois—Continued.

	Bank of Aurora, Au- rora.	Bank of Bloom- ington, Bloomington.	Bank of Brook- lyn, Brook- lyn.	Bank of Carmi, Carmi.	Bank of Ches- ter, Chester.
<b>RESOURCES.</b>					
Stocks deposited as security for circulation.....	\$330,000 00	\$59,045 08	\$60,000 00	\$137,060 00	\$71,324 00
Real estate.....	7,956 00	19,523 00	.....	.....	1,020 00
Notes of other banks on hand.....	.....	.....	.....	.....	416 00
Amount of debts due bank other than loans and discounts.....	.....	.....	.....	.....	1,119 22
Loans and discounts.....	.....	.....	40,796 00	.....	.....
Specie on hand.....	2,485 00	6,978 15	500 00	207 86	9,087 33
Deposited with other banks and bankers.....	219,564 00	16,353 77	.....	40,421 14	48,980 00
Expense account.....	.....	.....	.....	.....	.....
Surplus bonds.....	.....	.....	.....	.....	.....
Checks, drafts, and other cash items	.....	.....	.....	.....	3,872 92
Special deposits.....	.....	.....	.....	.....	.....
Suspended debt.....	.....	.....	.....	.....	.....
Profit and loss account.....	.....	.....	.....	.....	.....
<b>Total.....</b>	<b>560,005 00</b>	<b>101,900 00</b>	<b>101,296 00</b>	<b>177,689 00</b>	<b>136,619 47</b>
<b>LIABILITIES.</b>					
Capital stock paid in and invested according to law.....	280,181 00	50,000 00	50,000 00	50,000 00	50,000 00
Amount of debts due by bank other than for deposits and circulation.....	.....	.....	.....	.....	.....
Amount due to depositors.....	.....	.....	.....	.....	15,295 47
Amount of notes in circulation.....	279,824 00	51,900 00	51,296 00	127,689 00	71,324 00
Amount due to other banks and bankers.....	.....	.....	.....	.....	.....
Exchange and interest account.....	.....	.....	.....	.....	.....
Surplus bonds.....	.....	.....	.....	.....	.....
Profit and loss account.....	.....	.....	.....	.....	.....
<b>Total.....</b>	<b>560,005 00</b>	<b>101,900 00</b>	<b>101,296 00</b>	<b>177,689 00</b>	<b>136,619 47</b>

## W.—Condition of the banks in Illinois—Continued.

	Bank of Commerce, Vienna.	Bank of the Commonwealth, Robinson.	Bank of Elgin, Elgin.	Bank of the Federal Union, Rock Island.	Bank of Galena, Galena.
<b>RESOURCES.</b>					
Stocks deposited as security for circulation .....	\$62,000 00	\$101,000 00	\$58,000 00	\$100,527 86	\$58,415 45
Real estate .....				6,000 00	
Notes of other banks on hand .....				8,216 00	44,451 00
Amount of debts due bank other than loans and discounts .....	50,000 00	49,500 00	3,000 00		4,072 27
Loans and discounts .....					
Specie on hand .....		500 00	3,814 00	4,000 00	44,705 85
Deposited with other banks and bankers .....			42,252 00	16,200 14	30,994 07
Expense account .....					
Surplus bonds .....					
Checks, drafts, and other cash items .....					735 48
Special deposits .....					
Suspended debt .....					
Profit and loss account .....					
<b>Total .....</b>	<b>112,000 00</b>	<b>151,000 00</b>	<b>107,066 00</b>	<b>134,954 00</b>	<b>183,374 12</b>
<b>LIABILITIES.</b>					
Capital stock paid in and invested according to law .....	50,000 00	50,000 00	50,000 00	50,000 00	57,000 00
Amount of debts due by bank other than for deposits and circulation .....					
Amount due to depositors .....					92,355 92
Amount of notes in circulation .....	50,860 00	85,805 00	57,066 00	84,954 00	23,755 00
Amount due to other banks and bankers .....					10,263 20
Exchange and interest account .....					
Surplus bonds .....	11,140 00	15,195 00			
Profit and loss account .....					
<b>Total .....</b>	<b>112,000 00</b>	<b>151,000 00</b>	<b>107,066 00</b>	<b>134,954 00</b>	<b>183,374 12</b>



## W.—Condition of the banks in Illinois—Continued.

	Bank of Gene- seo, Geneseo.	Bank of Indem- nity, Gallatia.	Bank of Illi- nois, New Ha- ven.	Bank of Jack- son County, Carbondale.	Bank of Me- tropolis, New Market.
<b>RESOURCES.</b>					
Stocks deposited as security for circulation .....	\$87,000 00	\$60,258 28	\$240,129 11	\$63,500 00	\$169,886 38
Real estate .....	12,550 00	.....	.....	.....	.....
Notes of other banks on hand .....	8,350 00	.....	.....	1,894 00	.....
Amount of debts due bank other than loans and discounts .....	.....	50,000 00	.....	.....	.....
Loans and discounts .....	.....	.....	.....	.....	.....
Specie on hand .....	466 64	.....	950 00	4,973 00	500 00
Deposited with other banks and bankers .....	22,713 36	.....	33,045 89	37,723 00	39,962 90
Expense account .....	.....	.....	.....	.....	1,977 90
Checks, drafts, and other cash items .....	.....	.....	.....	.....	.....
Special deposits .....	.....	.....	.....	.....	.....
Suspended debt .....	.....	.....	.....	.....	.....
Profit and loss account .....	.....	.....	.....	.....	.....
<b>Total</b> .....	131,080 00	110,258 28	274,125 00	108,090 00	212,327 18
<b>LIABILITIES.</b>					
Capital stock paid in and invested according to law .....	50,000 00	50,000 00	50,000 00	50,000 00	50,000 00
Amount of debts due by bank other than for deposits and circulation .....	.....	.....	.....	.....	.....
Amount due to depositors .....	.....	.....	.....	.....	.....
Amount of notes in circulation .....	81,080 00	57,845 00	224,125 00	58,090 00	154,080 00
Amount due to other banks and bankers .....	.....	.....	.....	.....	.....
Exchange and interest account .....	.....	.....	.....	.....	.....
Surplus bonds .....	.....	2,413 28	.....	.....	.....
Profit and loss account .....	.....	.....	.....	.....	8,247 18
<b>Total</b> .....	131,080 00	110,258 28	274,125 00	108,090 00	212,327 18

## W.—Condition of the banks in Illinois—Continued.

	Bank of Naperville, Naperville.	Bank of Pike County, Griggsville.	Bank of Quincy, Quincy.	Bank of Raleigh, Raleigh.	Bank of the Republic, McLeansboro.
<b>RESOURCES.</b>					
Stocks deposited as security for circulation .....	\$57,000 00	\$154,146 02	\$62,000 00	\$262,930 00	\$327,615 80
Real estate.....	11,464 31	720 00			
Notes of other banks on hand .....			10,934 00	250 00	
Amount of debts due bank other than loans and discounts .....	27,927 01	47,395 08		257,525 00	
Loans and discounts .....	12,110 59				
Specie on hand.....		3,933 47	2,733 49	1,350 00	1,024 38
Deposited with other banks and bankers.....	2,467 07		65,904 29		23,349 82
Expense account.....		5,442 05			
Surplus bonds .....	1,447 62				
Checks, drafts, and other cash items .....		2,662 72	2,365 06		
Special deposits.....					
Suspended debt .....					
Profit and loss account .....					
<b>Total ...</b>	<b>112,416 60</b>	<b>214,299 34</b>	<b>143,936 84</b>	<b>522,055 00</b>	<b>351,990 00</b>
<b>LIABILITIES.</b>					
Capital stock paid in and invested according to law .....	50,000 00	60,000 00	62,000 00	262,930 00	50,000 00
Amount of debts due by bank other than for deposits and circulation .....	8,469 49				
Amount due to depositors.....	3,276 11	4,723 69	28,533 84	1,600 00	
Amount of notes in circulation....	50,671 00	146,566 00	53,403 00	257,525 00	301,990 00
Amount due to other banks and bankers .....		114 83			
Exchange and interest account....					
Surplus bonds .....					
Profit and loss account .....		2,894 82			
<b>Total .....</b>	<b>112,416 60</b>	<b>214,299 34</b>	<b>143,936 84</b>	<b>522,055 00</b>	<b>351,990 00</b>

## W.—Condition of the banks in Illinois—Continued.

	Bank of Southern Illi- nois, Bol- ton.	Bull's Head Bank, St. Ma- ries.	Belvidere Bank, Belvi- dere.	Central Bank, Peoria.	City Bank of Ottawa, Ot- tawa.
<b>RESOURCES.</b>					
Stocks deposited as security for circulation .....	\$306,500 00	\$240,524 64	\$16,594 50	\$90,900 00	\$56,317 50
Real estate .....				20,000 00	7,500 00
Notes of other banks on hand.....			403 86	11,222 00	14,644 00
Amount of debts due bank other than loans and discounts.....					4,468 72
Loans and discounts.....					
Specie on hand .....	500 00	500 00		1,862 08	4,060 58
Deposited with other banks and bankers .....	49,500 00	49,500 00		26,316 48	96,089 16
Expense account.....			5,295 08		2,988 26
Surplus bonds .....					
Checks, drafts, and other cash items .....					
Special deposits.....				5,500 00	
Suspended debt .....					
Profit and loss account .....			12,528 28		
<b>Total .....</b>	<b>356,500 00</b>	<b>290,524 64</b>	<b>34,821 72</b>	<b>155,800 56</b>	<b>186,068 22</b>
<b>LIABILITIES.</b>					
Capital stock paid in and invested according to law .....	50,000 00	50,000 00	24,000 00	50,000 00	50,000 00
Amount of debts due by bank other than for deposits and circulation .....			200 72		3,997 28
Amount due to depositors .....				24,834 56	81,324 64
Amount of notes in circulation....	268,411 00	211,636 00	10,621 00	80,966 00	48,004 00
Amount due to other banks and bankers .....					
Exchange and interest account....					
Surplus bonds .....	38,089 00	28,888 64			
Profit and loss account .....					2,742 30
<b>Total .....</b>	<b>356,500 00</b>	<b>290,524 64</b>	<b>34,821 72</b>	<b>155,800 56</b>	<b>186,068 22</b>

## W.—Condition of the banks in Illinois—Continued.

	Commercial Bank, Pales- tine.	Columbian Bank, Elizabethtown	Continental Bank, Grandville.	Corn Ex- change Bank, Fairfield.	Citizens' Bank, Mount Carmel.
<b>RESOURCES.</b>					
Stocks deposited as security for circulation.....	\$55,000 00	\$100,00 00	\$94,353 75	\$281,273 25	\$73,995 00
Real estate.....				2,005 00	
Notes of other banks on hand.....					
Amount of debts due bank other than loans and discounts.....	50,000 00	50,000 00	40,611 25		43,907 00
Loans and discounts.....				7,351 69	
Specie on hand.....				89,396 14	
Deposited with other banks and bankers.....					
Expense account.....					
Surplus bonds.....				729 00	
Checks, drafts, and other cash items					
Special deposits.....					
Suspended debt.....					
Profit and loss account.....					
<b>Total.....</b>	<b>105,000 00</b>	<b>150,000 00</b>	<b>134,965 00</b>	<b>380,755 08</b>	<b>117,902 00</b>
<b>LIABILITIES.</b>					
Capital stock paid in and invested according to law.....	50,000 00	50,000 00	50,000 00	100,000 00	50,000 00
Amount of debts due by bank other than for deposits and circulation.....					
Amount due to depositors.....	51,336 00	91,710 00	84,965 00	269,371 00	67,902 00
Amount of notes in circulation....					
Amount due to other banks and bankers.....					
Exchange and interest account....	3,664 00	8,290 00			
Surplus bonds.....				11,384 08	
Profit and loss account.....					
<b>Total.....</b>	<b>105,000 00</b>	<b>150,000 00</b>	<b>134,965 00</b>	<b>380,755 08</b>	<b>117,902 00</b>

## W.—Condition of the banks in Illinois—Continued.

	Edgar County Bank, Paris.	E. I. Tinkham & Co.'s Bank, McLeansboro.	Farmers and Traders' Bank, Charleston.	Frontier Bank, Benton.	Garden State Bank, Hutsonville.
<b>RESOURCES.</b>					
Stocks deposited as security for circulation.....	\$75,722 50	\$123,992 00	\$134,000 00	\$444,595 00	\$60,000 00
Real estate.....	2,767 19	.....	2,258 40	.....	.....
Notes of other banks on hand.....	16,707 00	.....	11,356 00	.....	.....
Amount of debts due bank other than loans and discounts.....	2,155 52	.....	50,000 00	.....	.....
Loans and discounts.....	61,665 82	.....	13,579 48	.....	.....
Specie on hand.....	3,297 90	500 00	1,957 90	1,000 00	500 00
Deposited with other banks and bankers.....	6,046 11	48,242 00	7,541 68	50,000 00	41,980 00
Expense account.....	.....	.....	.....	.....	.....
Surplus bonds.....	.....	.....	.....	.....	.....
Checks, drafts, and other cash items	6,427 10	.....	2,352 82	.....	.....
Special deposits.....	.....	.....	.....	.....	.....
Suspended debt.....	658 20	.....	.....	.....	.....
Profit and loss account.....	39 78	.....	.....	.....	.....
<b>Total.....</b>	<b>175,487 12</b>	<b>172,734 00</b>	<b>223,046 28</b>	<b>495,595 00</b>	<b>102,480 00</b>
<b>LIABILITIES.</b>					
Capital stock paid in and invested according to law.....	59,300 00	50,000 00	50,000 00	51,000 00	50,000 00
Amount of debts due by bank other than for deposits and circulation.	2,286 25	.....	.....	.....	.....
Amount due to depositors.....	37,042 87	500 00	39,046 28	.....	.....
Amount of notes in circulation....	76,858 00	122,234 00	125,433 00	444,595 00	52,480 00
Amount due to other banks and bankers.....	.....	.....	.....	.....	.....
Exchange and interest account....	.....	.....	.....	.....	.....
Surplus bond.....	.....	.....	8,567 00	.....	.....
Profit and loss account.....	.....	.....	.....	.....	.....
<b>Total.....</b>	<b>175,487 12</b>	<b>172,734 00</b>	<b>223,046 28</b>	<b>495,595 00</b>	<b>102,480 00</b>

## W.—Condition of the banks in Illinois—Continued.

	Grand Prairie Bank, Urbana.	Grayville Bank, Gray- ville.	Highland Bank, Pitts- field.	Illinois Cen- tral Bank, Newton.	Illinois State Bank, New Haven.
<b>RESOURCES.</b>					
Stocks deposited as security for circulation ....	\$71,768 00	\$462,000 00	\$120,000 00	\$147,500 00	\$60,069 00
Real estate.....	3,650 00	3,000 00	.....	.....	.....
Notes of other banks on hand ....	12,163 00	283 00	.....	.....	10,104 00
Amount of debts due bank other than loans and discounts.....	34,112 17	1,896 00	.....	50,000 00	6,704 00
Loans and discounts.....	22,011 19	.....	.....	.....	8,381 00
Specie on hand.....	4,212 60	5,298 50	457 00	200 00	9,023 00
Deposited with other banks and bankers.....	16,449 13	4,183 48	47,143 00	.....	6,204 00
Expense account.....	.....	.....	.....	.....	.....
Surplus bonds.....	.....	.....	.....	.....	.....
Checks, drafts, and other cash items	.....	.....	.....	.....	.....
Special deposits.....	.....	.....	.....	.....	.....
Suspended debt.....	.....	.....	.....	.....	.....
Profit and loss account.....	.....	.....	.....	.....	.....
<b>Total.....</b>	<b>164,366 09</b>	<b>476,660 98</b>	<b>167,600 00</b>	<b>197,700 00</b>	<b>100,485 00</b>
<b>LIABILITIES.</b>					
Capital stock paid in and invested according to law.....	71,768 00	50,000 00	50,000 00	50,000 00	50,000 00
Amount of debts due by bank other than for deposits and circulation.....	.....	.....	.....	13,370 00	.....
Amount due to depositors.....	20,830 09	.....	.....	.....	.....
Amount of notes in circulation....	71,768 00	421,132 00	117,600 00	134,330 00	50,485 00
Amount due to other banks and bankers.....	.....	.....	.....	.....	.....
Exchange and interest account....	.....	5,528 98	.....	.....	.....
Surplus bonds.....	.....	.....	.....	.....	.....
Profit and loss account.....	.....	.....	.....	.....	.....
<b>Total.....</b>	<b>164,366 09</b>	<b>476,660 98</b>	<b>167,600 00</b>	<b>197,700 00</b>	<b>100,485 00</b>

W.—*Condition of the banks in Illinois*—Continued.

	Illinois State Security Bank, Equality.	International Bank, Raleigh	Kane County Bank, Geneva.	Kankakee Bank, Kanka- kee.	Lafayette Bank, Bloom- ington.
<b>RESOURCES.</b>					
Stocks deposited as security for circulation .....	\$233,500 00	\$159,738 00	\$56,051 10	\$55,770 00	\$70,500 00
Real estate .....			7,347 00	1,672 00	18,188 00
Notes of other banks on hand.....				55,369 13	43,318 68
Amount of debts due bank other than loans and discounts.....				1,000 11	4,002 83
Loans and discounts.....				22,324 20	38,738 39
Specie on hand.....	450 00	200 00	8,125 50		
Deposited with other banks and bankers.....	27,990 00	35,392 00	35,503 50		
Expense account.....					
Surplus bonds .....					
Checks, drafts, and other cash items					
Special deposits .....					
Suspended debt .....					
Profit and loss account .....					
<b>Total.....</b>	<b>261,940 00</b>	<b>195,330 00</b>	<b>107,027 10</b>	<b>136,135 44</b>	<b>174,747 90</b>
<b>LIABILITIES.</b>					
Capital stock paid in and invested according to law .....	50,000 00	50,000 00	56,051 10	55,770 00	60,345 00
Amount of debts due by bank other than for deposits and circulation.....				30,196 44	55,223 90
Amount due to depositors.....				50,169 00	59,179 00
Amount of notes in circulation....	211,940 00	145,330 00	50,976 00		
Amount due to other banks and bankers.....					
Exchange and interest account....					
Surplus bonds.....					
Profit and loss account .....					
<b>Total.....</b>	<b>261,940 00</b>	<b>195,330 00</b>	<b>107,027 10</b>	<b>136,135 44</b>	<b>174,747 90</b>



## W.—Condition of the banks in Illinois—Continued.

	Lake Michigan Bank, Har- risburg.	Lancaster Bank, Lancaster.	Marine Bank, Chicago.	McLean Coun- ty Bank, Bloomington.	Merchants' Bank, Carmi.
<b>RESOURCES.</b>					
Stocks deposited as security for circulation .....	\$145,486 84	\$100,000 00	\$72,853 83	\$60,000 00	\$271,820 00
Real estate .....			38,000 00	17,266 00	
Notes of other banks on hand .....				12,000 00	
Amount of debts due bank other than loans and discounts .....	50,000 00			57,050 00	
Loans and discounts .....				1,848 01	510 00
Specie on hand .....		3,000 00	12,000 00		
Deposited with other banks and bankers .....		66,999 00	426,078 21	7,033 77	25,180 00
Expense account .....				2,568 86	
Surplus bonds .....				2,369 84	
Checks, drafts, and other cash items					
Special deposits .....					
Suspended debt .....					
Profit and loss account .....					
<b>Total .....</b>	<b>195,486 84</b>	<b>169,999 00</b>	<b>548,932 04</b>	<b>160,136 48</b>	<b>297,510 00</b>
<b>LIABILITIES.</b>					
Capital stock paid in and invested according to law .....	50,000 00	89,000 00	150,000 00	50,000 00	50,000 00
Amount of debts due by bank other than for deposits and circulation .....			327,725 11	7,225 07	
Amount due to depositors .....			21,206 93	41,261 84	
Amount of notes in circulation ...	129,170 00	80,999 00	50,000 00	49,054 00	247,510 00
Amount due to other banks and bankers .....				9,036 74	
Exchange and interest account .....					
Surplus bonds .....	16,316 84				
Profit and loss account .....				3,558 83	
<b>Total .....</b>	<b>195,486 84</b>	<b>169,999 00</b>	<b>548,932 04</b>	<b>160,136 48</b>	<b>297,510 00</b>

*W.—Condition of the banks in Illinois—Continued.*

	Merchants and Drovers' Bank, Joliet.	Mississippi River Bank, Oxford.	Morgan County Bank, Jacksonville.	National Bank, Equality.	New Market Bank, New Market.
<b>RESOURCES.</b>					
Stocks deposited as security for circulation .....	\$81,995 80	\$123,500 00	\$73,500 00	\$100,000 00	\$60,000 00
Real estate .....					
Notes of other banks on hand. ....	15,115 00				
Amount of debts due bank other than loans and discounts .....	185,308 31	34,488 51			50,000 00
Loans and discounts .....					
Specie on hand .....	4,711 41	160 00	1,000 00	2,500 00	
Deposited with other banks and bankers .....	170,026 68	912 62	49,000 00	66,036 00	
Expense account .....					
Surplus bonds .....					
Checks, drafts, and other cash items	9,928 16	3,260 87			
Special deposits .....					
Suspended debt .....					
Profit and loss account .....					
<b>Total .....</b>	<b>467,085 36</b>	<b>162,322 00</b>	<b>123,500 00</b>	<b>168,536 00</b>	<b>110,000 00</b>
<b>LIABILITIES.</b>					
Capital stock paid in and invested according to law .....	50,000 00	50,000 00	50,000 00	84,268 00	50,000 00
Amount of debts due by bank other than for deposits and circulation. ....	174,903 64				
Amount due to depositors .....	74,679 70				
Amount of notes in circulation ...	72,370 00	112,322 00	61,765 00	84,268 00	50,400 00
Amount due to other banks and bankers .....					
Exchange and interest account .....					
Surplus bonds .....	95,132 02		11,735 00		9,600 00
Profit and loss account .....					
<b>Total .....</b>	<b>467,085 36</b>	<b>162,322 00</b>	<b>123,500 00</b>	<b>168,536 00</b>	<b>110,000 00</b>

## W.—Condition of the banks in Illinois—Continued.

	Ohio River Bank, Golconda.	Pamet Bank, Griggsville.	Patriotic Bank, Hutsonville.	Pittsfield Bank, Pittsfield.	Prairie State Bank, Wash- ington.
<b>RESOURCES.</b>					
Stocks deposited as security for circulation .....	\$155,400 00	\$56,906 17	\$100,000 00	\$59,007 17	\$70,000 00
Real estate .....					4,874 00
Notes of other banks on hand.....					
Amount of debts due bank other than loans and discounts.....			50,000 00		63,711 00
Loans and discounts .....		30,945 43			
Specie on hand.....		4,302 40		6,500 00	4,816 10
Deposited with other banks and bankers.....	37,424 00			41,133 83	4,515 79
Expense account.....					
Surplus bonds.....					
Checks, drafts, and other cash items					
Special deposits.....					
Suspended debt .....					
Profit and loss account.....					
<b>Total.....</b>	<b>192,824 00</b>	<b>100,154 00</b>	<b>150,000 00</b>	<b>106,641 00</b>	<b>147,916 89</b>
<b>LIABILITIES.</b>					
Capital stock paid in and invested according to law .....	50,000 00	50,000 00	50,000 00	50,000 00	63,711 00
Amount of debts due by bank other than for deposits and circulation.....					14,205 89
Amount due to depositors.....	142,824 00	50,154 00	91,772 00	56,641 00	63,711 00
Amount due to others banks and bankers.....					
Exchange and interest account....					
Surplus bonds.....			8,228 00		6,289 00
Profit and loss account .....					
<b>Total.....</b>	<b>192,824 00</b>	<b>100,154 00</b>	<b>150,000 00</b>	<b>106,641 00</b>	<b>147,916 89</b>

## W.—Condition of the banks in Illinois—Continued.

	Railroad Bank, Decatur.	Reed's Bank, Galesburg.	Reapers' Bank, Fairfield.	Southern Bank of Illin's, Grayville.	State Bank of Illinois, Shawneetown.
<b>RESOURCES.</b>					
Stocks deposited as security for circulation .....	\$100,000 00	\$33,401 22	\$115,000 00	\$161,840 00	\$687,687 20
Real estate .....	10,000 00	.....	.....	.....	11,500 00
Notes of other banks on hand.....	16,692 00	.....	.....	.....	1,099 00
Amount of debts due bank other than loans and discounts.....	3,967 47	.....	.....	.....	.....
Loans and discounts.....	62,218 37	.....	.....	.....	.....
Specie on hand.....	2,046 19	800 00	.....	1,600 00	3,489 47
Deposited with other banks and bankers.....	28,371 50	30,253 00	41,366 00	48,400 00	614,235 33
Expense account.....	2,000 00	.....	.....	.....	.....
Surplus bonds.....	.....	.....	.....	.....	.....
Checks, drafts, and other cash items	.....	.....	2,875 00	.....	1,300 00
Special deposits .....	.....	.....	.....	.....	.....
Suspended debt .....	.....	.....	.....	.....	.....
Profit and loss account.....	.....	.....	.....	.....	.....
<b>Total.....</b>	<b>225,295 53</b>	<b>64,454 22</b>	<b>159,241 00</b>	<b>211,840 00</b>	<b>1,319,311 00</b>
<b>LIABILITIES.</b>					
Capital stock paid in and invested according to law.....	60,000 00	33,401 22	50,000 00	50,000 00	668,395 00
Amount of debts due by bank other than for deposits and circulation.	14,161 29	.....	.....	.....	.....
Amount due to depositors.....	51,587 49	.....	.....	.....	.....
Amount of notes in circulation....	94,675 00	31,053 00	109,241 00	161,840 00	650,916 00
Amount due to other banks and bankers .....	.....	.....	.....	.....	.....
Exchange and interest account....	.....	.....	.....	.....	.....
Surplus bonds.....	.....	.....	.....	.....	.....
Profit and loss account.....	4,871 75	.....	.....	.....	.....
<b>Total.....</b>	<b>225,295 53</b>	<b>64,454 22</b>	<b>159,241 00</b>	<b>211,840 00</b>	<b>1,319,311 00</b>

## W.—Condition of the banks in Illinois—Continued.

	Warren County Bank, Monmouth.	Wheat Growers' Bank, Anna.	Narragansett Bank, Vi- enna.	Fulton Bank, Vermont.
<b>RESOURCES.</b>				
Stocks deposited as security for circulation .....	\$111,000 00	\$55,460 00	\$62,000 00	\$57,000 00
Real estate .....				
Notes of other banks on hand .....	11,200 00	2,063 00		
Amount of debts due bank other than loans and discounts .....		5,402 00		
Loans and discounts .....			38,960 00	
Specie on hand .....	5,000 00	2,982 43	500 00	200 00
Deposited with other banks and bankers .....	20,250 00	37,564 77		49,800 00
Expense account .....				
Surplus bonds .....				
Checks, drafts, and other cash items .....		519 00		
Special deposits .....				
Suspended debt .....				
Profit and loss account .....				
<b>Total.....</b>	<b>147,450 00</b>	<b>103,991 20</b>	<b>101,460 00</b>	<b>107,000 00</b>
<b>LIABILITIES.</b>				
Capital stock paid in and invested according to law	50,000 00	50,000 00	50,000 00	50,000 00
Amount of debts due by bank other than for de- posits and circulation .....				
Amount due to depositors .....		3,923 20		
Amount of notes in circulation .....	97,450 00	50,058 00	51,450 00	52,514 00
Amount due to other banks and bankers .....				
Exchange and interest account .....				
Surplus bonds .....				4,456 00
Profit and loss account .....				
<b>Total.....</b>	<b>147,450 00</b>	<b>103,991 20</b>	<b>101,460 00</b>	<b>107,000 00</b>

## X 1.

*Annual statement showing the condition of the free banks of Indiana, as to their circulation, securities, and place of redemption.*

OFFICE OF AUDITOR OF STATE,  
Indianapolis, November 1, 1859.

*Banks continuing under the law, having not less than fifty thousand dollars of securities at market value.*

## BANK OF GOSHEN.

Tennessee 5's.....	\$9,000	
Louisiana 6's.....	13,500	
Indiana 2½'s.....	52,502	
Circulation .....		\$44,696

## BANK OF MT. VERNON.

Indiana 5's.....	16,000	
Louisiana 6's .....	2,000	
Georgia 7's.....	42,500	
North Carolina 6's.....	2,000	
Missouri 6's.....	16,000	
Ohio 6's.....	6,000	
Circulation .....		72,388

## BANK OF SALEM, SALEM.

Missouri 6's.....	86,000	
Circulation.....		67,043

## BLOOMINGTON BANK.

Missouri 6's.....	100,000	
Circulation.....		77,940

## BANK OF PAOLI.

Louisiana 6's.....	33,000	
Missouri 6's.....	30,000	
Circulation.....		47,652

## BANK OF SALEM, NEW ALBANY.

Indiana 6's.....	5,000	
Louisiana 6's.....	500	
Indiana 5's.....	1,000	
Indiana 2½'s.....	15,000	
Missouri 6's.....	71,000	
Circulation.....		66,800

## CAMBRIDGE CITY BANK.

Indiana 2 $\frac{1}{2}$ 's.....	\$86,334	
Circulation.....		\$45,500

## INDIANA BANK, MADISON.

California 7's.....	39,500	
Indiana 2 $\frac{1}{2}$ 's.....	48,077	
Indiana 5's.....	50,500	
Pennsylvania 5's.....	1,000	
Circulation.....		98,710

## PRAIRIE CITY BANK.

Louisiana 6's.....	24,000	
Missouri 6's.....	26,000	
Indiana 5's.....	15,000	
Indiana 2 $\frac{1}{2}$ 's.....	10,000	
Circulation.....		47,582

## SALEM BANK, GOSHEN.

Missouri 6's.....	5,000	
Louisiana 6's.....	41,000	
Virginia 6's.....	5,000	
Indiana 5's.....	10,500	
Indiana 2 $\frac{1}{2}$ 's.....	8,000	
Circulation.....		53,980

## SOUTHERN BANK OF INDIANA.

California 7's.....	10,000	
Missouri 6's.....	27,000	
Virginia 6's.....	5,000	
Louisiana 6's.....	2,000	
Tennessee 6's.....	3,000	
Indiana 5's.....	70,000	
Indiana 2 $\frac{1}{2}$ 's.....	10,000	
Circulation.....		97,355

## EXCHANGE BANK.

Indiana 2 $\frac{1}{2}$ 's.....	133,758	
Circulation.....		70,379

## PARKE COUNTY BANK.

Indiana 5's.....	100,000	
Indiana 2 $\frac{1}{2}$ 's.....	1,000	
Circulation.....		80,362



## BANK OF ELKHART.

Missouri 6's.....	\$22,000	
Indiana 5's.....	37,000	
Circulation.....		\$46,591

## INDIANA FARMERS' BANK.

Missouri 6's.....	8,000	
Indiana 5's.....	53,000	
Circulation.....		45,810

## KENTUCKY STOCK BANK.

Missouri 6's.....	6,000	
Indiana 5's.....	20,000	
Indiana 6's.....	15,000	
California 7's.....	25,000	
Circulation.....		53,405

## LAGRANGE BANK.

North Carolina 6's.....	5,000	
Tennessee 6's.....	5,000	
Kentucky 6's.....	13,000	
Louisiana 6's.....	21,000	
Indiana 5's.....	14,000	
Indiana 2½'s.....	22,050	
Circulation.....		60,791

*Banks which are voluntarily retiring their circulation.*

## FARMERS' BANK, WESTFIELD.

Coin.....	4,479	
Circulation.....		4,479

## BANK OF ROCKVILLE, WABASH.

Louisiana 6's.....	31,000	
Circulation.....		26,615

## INDIANA STOCK BANK.

[Redeemed at Fletcher's Bank.]

Coin.....	1,501	
Circulation.....		1,501

## CRESCENT CITY BANK.

Kentucky 6's.....	\$2,500	
Louisiana 6's.....	6,000	
Circulation .....		\$7,474

## BANK OF INDIANA.

Indiana 5's.....	15,000	
Circulation .....		11,426

## HUNTINGTON COUNTY BANK.

Indiana 5's.....	500	
Coin.....	150	
Circulation .....		595

## CANAL BANK.

Indiana 5's.....	3,000	
Circulation.....		2,321

*Banks that have withdrawn their securities.*

Section 52 of the general banking law of 1855 provides that at the expiration of two years from the date of notice to go into liquidation, the treasurer of State shall surrender to any bank having given such notice their remaining securities; *provided* such bank shall file a bond, to be approved by the auditor, for the prompt payment of its outstanding notes on demand. Under the provision of this section, the following banks have filed the requisite bond, and withdrawn their securities, redeeming their notes at the places named:

## BROOKVILLE BANK.

Circulation .....	\$12,004
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[Redeemed at Brookville Bank.]

## BANK OF SYRACUSE.

Circulation.....	10,238
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[Redeemed at Bank of Goshen.]

## HOOSIER BANK.

Circulation .....	2,524
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[Redeemed by J. H. Wilson, Logansport, Ind.]

## INDIAN RESERVE BANK.

Circulation .....	1,190
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[Redeemed at John Bohan &amp; Co.'s office, Kokomo, Indiana.]

## BANK OF MONTICELLO.

Circulation .....	\$120
[Redeemed at Lafayette Branch of the Bank of the State.]	

## MERCHANTS AND MECHANICS' BANK.

Circulation .....	1,037
[Redeemed at Branch of the Bank of the State at New Albany.]	

## FAYETTE COUNTY BANK.

Circulation .....	1,688
[Redeemed at the Branch of the Bank of the State, Connorsville.]	

*Suspended banks redeemed at this office.*

Atlantic Bank.....	at 80
Bank of Albany.....	at 90
Bank of Albion.....	at par.
Bank of America.....	at 87
Bank of Attica.....	at 89
Bank at Bridgeport.....	at 88
Bank at Connorsville.....	at 87
Bank of Gosport.....	at par.
Bank of Perrysville .....	at par.
Bank of South Bend.....	at par.
Bank of T. Wadsworth.....	at 91
Bank of North America, Clinton.....	at 90
Bank of Rockport .....	at par.
Central Bank.....	at par.
Farmers' Bank, Jasper.....	at 91
Kalamazoo Bank.....	at 90
Laurel Bank.....	at 82
Northern Indiana Bank.....	at 83
N. Y. and V. State Stock Bank.....	at par.
Orange Bank.....	at par.
State Stock Bank of Indiana, Peru.....	at 85
State Stock Bank, Marion.....	at 90
Savings Bank of Indiana.....	at 69
Traders' Bank, Nashville.....	at 92
Wabash Valley Bank.....	at 92
Wayne Bank, Logansport.....	at par.

Persons sending notes for redemption will take notice that *all suspended banks*, the notes of which are redeemed at this office, are on the above list.

JOHN W. DODD,  
*Auditor of State.*

*Semi-annual statement of the condition of the free banks of Indiana for the six months preceding the first Monday in January, 1860.*

BANKS.	RESOURCES.												
	Stock deposited with treasurer of State.	Due from shareholders.	Notes and bills dis- counted.	Suspended debt.	Notes and checks of other banks.	Notes of this bank.	Due from banks and bankers.	Value of real estate ne- cessary to business.	Personal property.	Expense account.	Specie.	Other cash items.	Total.
Bank of Goshen.....	\$51,085 13	.....	\$36,976 62	\$8,392 89	\$4,668	\$500	\$14,484 33	\$1,725 00	\$1,808 50	.....	\$6,810 76	.....	\$126,451 23
Bank of Mount Vernon.....	80,565 00	\$36,987 50	83,961 26	6,555 93	1,738	389	7,350 29	.....	.....	.....	14,173 82	\$14,935 58	246,656 38
Bank of Salem, Salem.....	85,977 02	.....	52,835 27	.....	12,250	.....	37,733 95	5,953 81	.....	.....	12,490 95	.....	207,241 00
Bank of Salem, New Albany	76,817 50	.....	198,579 53	754 94	16,931	1,890	21,120 52	1,922 30	.....	\$21 68	18,197 55	3,292 32	339,527 34
Bank of Elkhart.....	59,000 00	21,930 00	69,044 55	300 00	2,316	508	24,732 08	.....	.....	.....	9,602 82	.....	187,433 45
Bank of Paoli.....	58,661 40	.....	51,506 30	.....	4,879	1,923	1,635 42	1,000 00	668 00	.....	11,290 80	15,030 00	146,593 92
Bloomington Bank.....	90,000 00	.....	50,587 63	4,098 03	4,129	2,010	1,138 55	1,836 08	.....	52 31	5,382 28	.....	159,233 88
Cambridge City Bank.....	50,000 00	.....	95,744 51	2,747 27	11,305	55	15,123 48	.....	.....	.....	10,252 14	33,000 00	218,227 40
Exchange Bank.....	79,279 60	600 00	39,925 00	1,587 00	16,055	.....	4,655 68	.....	1,577 43	.....	3,783 47	.....	147,462 58
Indiana Bank, Madison.....	139,418 74	.....	185,280 18	.....	14,767	.....	8,407 24	10,413 75	.....	.....	12,602 66	.....	370,889 57
Indiana Farmers' Bank.....	51,990 00	.....	95,210 47	11,550 00	10,649	15,700	9,504 43	4,256 85	.....	.....	13,419 30	.....	212,280 05
Lagrange Bank.....	96,027 00	20,000 00	900 00	.....	10,300	6	3,947 32	.....	.....	.....	8,479 37	.....	129,359 69
Kentucky Stock Bank.....	62,005 79	.....	91,366 12	.....	4,316	.....	.....	1,305 42	.....	.....	7,130 00	.....	175,107 33
Parke County Bank.....	92,708 32	.....	122,831 89	3,085 00	4,316	1,063	26,557 82	.....	1,810 57	.....	6,252 95	.....	258,625 55
Prairie City Bank.....	71,000 00	.....	64,625 68	29,865 73	22,315	.....	11,246 35	9,289 16	.....	.....	11,364 74	.....	219,706 66
Southern Bank of Indiana..	140,000 00	.....	122,633 58	.....	12,646	.....	26,729 82	12,757 47	2,218 43	.....	14,672 03	14,541 75	346,198 08
Salem Bank, Goshen.....	64,931 25	10,000 00	24,979 41	3,277 51	4,764	394	19,838 00	.....	.....	.....	5,734 64	.....	133,918 81
Total .....	1,349,466 15	89,517 50	1,389,988 00	72,214 30	154,027	24,438	234,205 28	50,459 84	8,082 93	73 99	171,640 28	80,799 65	3,624,912 92

## X 2.—Semi-annual statement of the condition of the free banks of Indiana—Continued.

BANKS.	LIABILITIES.											
	Capital stock.	Due to banks and bankers.	Due to depositors.	Notes in circulation.	Time bills and other debts.	Losses charged upon capital.	Losses charged upon profits.	Dividends not paid.	Profit and loss.	Surplus fund.	Other liabilities.	Total.
Bank of Goshen.....	\$40,825 00		\$36,385 28	\$46,717 00				\$2,523 95				\$126,451 23
Bank of Mount Vernon....	100,000 00	\$221 40	50,198 52	73,386 00	\$16,045 70				\$5,699 30	\$1,105 46		246,656 38
Bank of Salem, Salem....	50,000 00		83,106 89	67,047 00					4,963 76	2,123 35		207,241 00
Bank of Salem, New Albany	137,585 35	511 71	114,860 67	66,800 00				8,292 62		11,476 99		339,527 34
Bank of Elkhart.....	59,000 00	4,500 00	11,702 12	46,900 00	62,848 89			2,482 44				187,433 45
Bank of Paoli.....	50,000 00	1,843 61	10,094 39	51,370 00	30,799 00				2,486 92			146,593 92
Bloomington Bank.....	50,000 00	16 98	25,159 28	77,830 00				4,500 00	79 04	701 78	\$946 80	159,233 88
Cambridge City Bank.....	85,300 00	4,565 50	76,797 18	45,500 00				4,312 00	1,752 72			218,237 40
Exchange Bank.....	50,350 00		22,281 74	70,379 00				4,451 84				147,462 58
Indiana Bank, Madison....	123,500 00	6,209 68	93,934 45	98,710 00					21,203 71	27,331 73		370,889 57
Indiana Farmers' Bank...	120,000 00		36,981 86	45,810 00					4,488 19	5,300 00		212,280 05
Lagrange Bank.....	59,519 00		127 87	59,519 00		\$6,122 91			4,070 91			129,359 69
Kentucky Stock Bank.....	50,000 00	977 62	52,507 61	53,711 00	13,263 27		\$647 83	4,000 00				175,107 33
Parke County Bank.....	100,000 00	716 56	48,961 67	88,174 00					7,273 32	13,500 00		258,625 55
Prairie City Bank.....	78,700 00	5,308 43	66,512 08	56,578 00					12,608 15			219,706 66
Southern Bank of Indiana,	150,000 00		80,507 59	105,985 00					9,705 49			346,198 08
Salem Bank, Goshen.....	50,000 00		25,068 90	53,980 00					4,869 91			133,918 81
Total,.....	1,354,779 35	24,871 49	835,188 10	1,108,396 00	122,956 86	6,122 91	647 83	30,562 85	79,201 42	61,239 31	946 80	3,624,912 92

OFFICE OF AUDITOR OF STATE, January 25, 1860.

JOHN W. DODD, Auditor of State.

## Statement of the Bank of the State of Indiana on November 15, 1859.

RESOURCES.			LIABILITIES.		
Notes discounted.....	\$1,626,934 55	\$6,212,659 85	Capital stock.....		\$2,988,431 00
Bills of exchange.....	4,586,725 30		Surplus fund.....	\$553,250 95	
Banking houses.....	125,336 82	316,930 54	Profit and loss.....	177,115 90	
Other real estate.....	82,514 72		Unclaimed dividend.....	541 50	730,908 35
Remittances.....	27,872 37	731,412 32	Other bank balances.....	64,659 87	
Other items.....	81,206 63		Other items.....	16,993 33	81,653 20
Eastern means....	361,377 53	1,676,464 82	Individual deposits.....	652,597 83	
Other bank balances.....	355,254 34		Certificates of deposit.....	181,591 15	834,188 98
Due from branches.....	14,780 45	8,938,467 53	Circulation.....	4,386,913 00	
Notes of other banks.....	264,964 00		Less notes in branches.....	83,627 00	4,303,286 00
Gold and silver.....	1,411,500 82				8,938,467 53

JAMES M. RAY, Cashier.

Y 1.—Quarterly bank statement exhibiting the condition of the several incorporated banking institutions of the State of Ohio, on the first Monday of February, 1860, as shown by their returns made under oath to the auditor of State.

BANKS.	RESOURCES.									
	Specie.	Eastern deposits.	Notes of other banks.	Due from other banks and bankers.	Notes and bills dis- counted.	Bonds of State of Ohio and other States.	Real estate and per- sonal property.	Checks and other cash items.	Other resources.	Total resources.
INDEPENDENT BANKS.*										
Bank of Geauga, Painesville.....	\$18,942 51	\$42,651 33	\$9,615 00	\$17,562 73	\$191,052 57	\$139,000 00	\$5,000 00	\$3,458 61	.....	\$427,282 75
City Bank of Cleveland .....	25,481 53	28,461 46	28,599 00	8,110 61	162,235 60	105,700 00	13,748 61	2,950 55	.....	375,287 36
City Bank of Columbus .....	9,718 93	6,544 90	520 00	107 21	54,553 17	55,000 00	35,104 35	499 35	\$45,219 00	207,266 91
Commercial Bank of Cincinnati .....	1,946 48	37,098 31	71,874 00	41,156 03	554,950 60	5,000 00	.....	.....	6,023 07	718,048 49
Dayton Bank.....	13,756 95	6,509 15	4,355 00	1,258 17	29,019 37	62,014 00	10,062 10	1,308 20	300 92	128,583 86
Mahoning County Bank, Youngstown..	10,604 41	16,116 93	11,754 00	8,427 62	183,800 68	83,500 00	8,600 00	1,164 42	776 17	324,744 23
Sandusky City Bank †.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Western Reserve Bank, Warren.....	40,506 59	35,378 39	30,514 00	13,344 58	253,080 94	150,000 00	5,900 00	251 00	17,131 41	546,106 91
Total independent banks .....	120,957 40	172,760 47	157,231 00	89,966 95	1,428,692 93	600,214 00	78,415 06	9,632 13	69,450 57	2,727,320 51
FREE BANKS.*										
Bank of Commerce, Cleveland... ..	21,493 76	48,336 83	27,689 00	42,257 87	389,478 09	117,020 53	2,000 00	93 16	2,728 83	651,098 97
Bank of Delaware .....	10,158 19	14,338 33	2,317 00	3,034 76	9,345 25	45,794 03	1,354 73	1,047 57	377 87	87,767 73
Bank of Marion .....	16,021 15	9,148 62	13,854 00	2,803 23	44,117 42	81,100 00	1,873 57	6,088 24	1,819 88	176,826 11
Bank of the Ohio Valley.....	2,863 17	181,471 57	241,039 00	166,822 97	434,202 05	17,000 00	1,210 00	47,224 97	6,318 84	1,098,152 57
Champaign County Bank, Urbana .....	9,508 22	8,587 70	14,957 00	11,236 01	78,088 03	57,950 07	3,852 00	1,020 32	6,682 12	191,881 47
Franklin Bank of Portage County †.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Forest City Bank, Cleveland .....	7,197 47	7,713 53	6,709 00	4,592 62	110,280 37	41,000 00	14,813 08	1,631 00	1,712 09	195,649 16
Iron Bank of Ironton .....	10,058 34	10,621 33	12,113 00	28,614 55	47,265 45	50,823 00	2,399 99	4,300 00	12,627 25	178,822 91
Merchants' Bank of Massillon .....	25,096 45	32,792 79	5,851 00	12,623 88	90,108 92	141,000 00	327 75	539 18	.....	308,339 97
Stark County Bank, Canton .....	10,077 54	4,871 88	5,857 00	1,996 88	16,630 80	55,900 00	500 00	680 55	2,791 53	99,306 18
Springfield Bank, Springfield.....	18,942 17	17,282 10	20,378 00	11,285 23	194,885 80	106,800 88	775 98	14 00	2,040 37	372,404 53
Miami Valley Bank .....	.....	.....	.....	.....	.....	44,141 00	.....	.....	.....	44,141 00
Total free banks .....	131,416 46	335,164 68	350,764 00	285,268 00	1,414,402 18	758,529 51	29,107 10	62,638 99	37,098 78	3,404,389 70

\* Circulation secured by stock deposited with State treasurer.

† Report received too late for insertion.

‡ No report received from this bank.



Y 1.—Statement exhibiting the condition of the several incorporated banking institutions of Ohio—Continued.

BANKS.	RESOURCES.									
	Specie.	Eastern deposits.	Notes of other banks.	Due from other banks and bankers.	Notes and bills discounted.	Safety fund bonds and mortgages.	Real estate and personal property.	Checks and other cash items.	Other resources.	Total resources.
BRANCHES OF THE STATE BANK OF OHIO.										
Athens Branch.....	\$42,198 41	\$24,768 59	\$4,647 00	\$14,881 68	\$255,052 74	\$20,000 00	\$500 00	.....	\$9,329 64	\$371,378 06
Belmont Branch, Bridgeport.....	35,676 86	26,682 94	11,900 00	29,960 21	217,635 01	20,000 00	13,086 48	.....	9,375 70	364,317 20
Chillicothe Branch.....	58,643 27	57,299 75	1,438 00	12,149 31	485,390 26	41,250 00	32,168 43	\$10,589 85	65,861 23	764,780 10
Commercial Branch, Cleveland.....	47,489 12	62,084 00	61,335 00	40,236 04	492,154 25	31,250 00	40,192 81	13,435 06	32,917 11	821,063 39
Dayton Branch.....	36,463 66	12,609 02	25,594 00	31,975 41	246,811 74	30,599 00	621 10	1,849 18	12,436 61	398,959 72
Delaware County Branch, Delaware....	42,673 79	80,394 04	9,341 00	27,921 83	91,970 37	18,900 00	15,459 39	1,746 10	34,290 11	327,696 63
Exchange Branch, Columbus.....	40,134 93	36,733 81	20,132 00	19,696 97	271,442 92	23,750 00	11,450 00	10,569 59	34,419 53	477,319 21
Farmers' Branch, Ashtabula.....	39,125 17	20,441 77	2,164 00	11,103 72	180,354 53	20,000 00	32,199 82	307 95	6,748 58	212,445 54
Farmers' Branch, Mansfield.....	35,780 53	26,386 49	1,562 00	28,315 35	228,201 96	20,000 00	6,200 00	725 04	6,473 48	353,644 85
Farmers' Branch, Ripley.....	55,335 74	7,552 50	11,399 00	21,350 34	263,941 73	20,000 00	.....	.....	6,266 65	385,845 96
Farmers' Branch, Salem.....	44,956 39	15,182 52	5,040 00	39,052 11	226,109 20	20,000 00	2,000 00	59 00	16,430 41	368,829 63
Franklin Branch, Columbus.....	61,480 58	49,005 20	43,809 00	52,372 91	428,603 96	31,250 00	11,995 52	15,207 90	55,269 83	749,084 90
Guernsey Branch, Washington.....	43,706 52	48,723 60	1,669 00	14,498 40	163,662 86	20,000 00	2,375 00	.....	20,674 26	315,309 64
Harrison County Branch, Cadiz.....	43,336 61	15,499 88	2,993 00	2,363 76	287,824 06	20,000 00	6,782 76	310 00	6,198 74	385,308 81
Hocking Valley Branch, Lancaster.....	42,406 82	16,346 51	8,682 00	9,620 28	221,483 96	20,000 00	15,518 04	100 00	6,926 66	341,084 27
Jefferson Branch, Steubenville.....	45,861 66	22,259 35	16,395 00	15,220 83	216,886 43	20,000 00	12,753 32	.....	28,766 05	378,142 64
Knox County Branch, Mount Vernon....	55,719 27	33,630 41	6,737 00	9,068 15	223,654 45	20,000 00	8,904 00	4,992 00	14,128 71	376,833 99
Logan Branch, Logan.....	40,660 36	25,230 26	216 00	7,440 92	218,284 90	20,000 00	400 00	.....	24,202 67	336,435 11
Lorain Branch, Elyria.....	30,662 06	11,537 07	5,261 00	6,155 88	130,260 03	19,860 00	1,000 00	61 85	5,165 77	209,963 66
Mad River Valley Branch, Springfield....	49,534 42	25,596 02	16,223 00	29,948 93	274,889 09	20,000 00	14,452 00	.....	8,686 54	439,323 00
Marietta Branch.....	52,736 45	16,474 95	5,316 00	29,551 09	167,718 25	20,000 00	10,055 61	2,567 63	47,323 41	351,743 39
Merchants' Branch, Cleveland.....	46,181 92	36,575 34	22,340 00	10,571 04	124,320 34	23,750 00	180,307 09	224 69	20,050 41	464,320 83
Miami County Branch, Troy.....	36,924 35	16,629 70	7,960 00	24,284 52	220,757 57	20,000 00	16,607 71	.....	12,113 26	355,277 11
Mount Pleasant Branch, Mount Pleasant.	53,123 86	9,372 84	2,652 00	7,958 62	214,555 27	20,000 00	6,383 36	3,199 31	27,069 58	344,314 84
Muskingum Branch, Zanesville.....	44,503 84	64,300 60	20,125 00	30,277 65	261,063 54	20,000 00	10,700 00	6,839 89	17,313 62	475,124 14
Norwalk Branch.....	35,146 90	28,997 18	11,647 00	37,749 23	230,492 69	23,750 00	10,005 16	.....	23,588 48	391,376 64
Piqua Branch.....	38,404 95	15,755 82	6,813 00	34,187 92	167,584 41	20,000 00	15,521 36	913 01	35,288 91	334,469 38
Portage County Branch, Ravenna.....	31,751 51	29,451 75	2,210 00	5,966 38	170,266 48	20,450 00	26,527 61	.....	29,060 89	315,664 62
Portsmouth Branch*.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Prebble County Branch, Eaton.....	39,673 35	25,390 48	9,363 00	50,374 12	169,224 00	20,000 00	.....	192 39	20,357 10	334,504 44
Ross County Branch, Chillicothe.....	57,734 25	23,785 43	6,623 00	16,507 81	302,610 04	27,500 00	17,261 59	3,491 36	59,053 32	514,516 80
Summit County Branch, Cuyahoga Falls.	35,548 39	20,991 86	2,776 00	37,498 08	179,603 76	20,000 00	18,005 92	286 60	12,500 72	327,211 33

Toledo Branch, Toledo.....	40,458 30	20,824 05	11,734 00	33,422 72	256,457 10	27,500 00	7,938 97	3,803 50	40,535 10	442,673 74
Union Branch, Massillon.....	68,470 21	7,184 76	3,288 00	19,134 07	262,786 31	27,500 00	32,294 43	.... .	48,465 02	469,122 80
Wayne County Branch, Wooster .....	32,409 73	43,868 26	8,391 00	17,165 49	143,057 60	20,000 00	14,564 25	3,616 74	29,830 44	312,903 41
Xenia Branch.....	62,353 31	13,314 22	12,567 00	25,753 47	257,263 49	27,500 00	17,160 19	.....	28,054 28	443,965 96
Total State branches.....	1,576,267 49	990,870 97	390,342 00	793,735 24	8,257,368 30	794,809 00	611,391 92	85,108 00	855,172 82	14,355,065 74

\* No report received from this bank.

Y 1.—Statement exhibiting the condition of the several incorporated banking institutions of Ohio—Continued.

BANKS.	LIABILITIES.											
	Capital stock.	Safety fund stock.	Circulation.	Due to banks and bankers.	Due to individual depositors.	Dividends unpaid.	Contingent fund and undivided profits.	Discount, interest, &c.	Bills payable and time drafts.	State tax.	Other liabilities.	Total liabilities.
INDEPENDENT BANKS.*												
Bank of Geauga, Painesville.....	\$50,000	\$139,000 00	\$121,517 00	\$21,639 75	\$67,318 80	.....	\$25,088 96	\$2,718 24	.....	.....	.....	\$427,282 75
City Bank of Cleveland.....	50,000	100,000 00	93,901 00	12,026 06	69,180 12	\$182	19,004 07	1,884 85	.....	\$389 16	\$28,720 10	375,287 36
City Bank of Columbus.....	150,000	4,934 91	52,332 00	.....	.....	.....	.....	.....	.....	.....	.....	207,266 91
Commercial Bank of Cincinnati .	50,000	5,000 00	806 00	49,303 48	565,711 15	.....	37,801 10	9,426 76	.....	.....	.....	718,048 49
Dayton Bank.....	50,000	.....	59,774 77	100 39	17,101 32	.....	500 34	1,107 81	.....	.....	.....	128,583 86
Mahoning County Bank, Youngstown..	50,000	150,000 00	77,363 00	2,136 01	35,069 67	.....	3,710 32	5,836 83	.....	628 40	.....	324,744 23
Sandusky City Bank†.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Western Reserve Bank, Warren .	150,000	150,000 00	133,127 00	2,421 24	98,938 07	.....	1,745 03	9,875 57	.....	.....	.....	546,106 91
Total independent banks.....	550,000	548,934 91	538,820 00	87,626 93	853,319 13	182	87,849 82	30,850 06	.....	1,017 56	28,720 10	2,727,320 51
FREE BANKS.*												
Bank of Commerce, Cleveland.....	100,000	150,000 00	89,058 00	28,175 28	245,543 38	.....	26,433 91	11,887 50	.....	.....	.....	651,098 07
Bank of Delaware.....	15,000	.....	42,828 00	282 70	27,874 59	.....	500 00	1,282 44	.....	.....	.....	87,767 73
Bank of Marion.....	50,000	.....	78,746 00	890 63	45,767 31	.....	.....	1,422 17	.....	.....	.....	176,826 11
Bank of the Ohio Valley.....	294,695	.....	.....	449,385 36	326,409 03	.....	7,080 88	20,582 30	.....	.....	.....	1,098,152 57
Champaign County Bank, Urbana.....	26,000	50,100 00	51,899 00	1,445 93	52,441 86	25	842 97	3,448 40	\$5,000	.....	678 31	191,881 47
Franklin Bank of Portage County†.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Forest City Bank, Cleveland.....	127,100	.....	37,710 00	211 58	18,940 40	.....	.....	11,687 23	.....	.....	.....	195,649 16
Iron Bank of Ironton.....	83,150	.....	50,818 00	10,194 38	29,341 17	.....	.....	5,319 36	.....	.....	.....	178,822 91
Merchants' Bank of Massillon.....	50,000	50,000 00	116,001 00	8,270 46	79,478 32	.....	4,590 19	.....	.....	.....	.....	308,339 97
Stark County Bank, Canton.....	25,000	15,000 00	45,416 00	2,633 08	11,217 10	.....	.....	.....	.....	.....	.....	99,306 18
Springfield Bank, Springfield.....	50,000	100,000 00	97,210 00	2,825 99	115,003 34	300	.....	7,065 20	.....	.....	.....	372,404 53
Miami Valley Bank.....	.....	.....	43,181 00	.....	.....	.....	960 00	.....	.....	.....	.....	44,141 00
Total free banks.....	820,945	365,100 00	652,867 00	504,315 34	952,056 50	325	40,407 95	62,694 60	5,000	.....	678 31	3,404,389 70

\* Circulation secured by stock deposited with State treasurer.

† Report received too late for insertion.

‡ No report received from this bank.



Toledo Branch, Toledo.....	150,000	22,319 12	197,694 00	13,185 63	51,862 74	.....	6,406 32	.....	1,205 93	442,673 74
Union Branch, Massillon .....	150,000	27,500 00	249,175 00	6,506 16	28,814 61	.....	4,416 00	.....	576 24	469,123 80
Wayne County Branch, Wooster.....	100,000	18,000 00	155,012 00	2,533 45	25,644 91	.....	5,166 39	.....	540 00	312,903 41
Xenia Branch,.....	100,000	20,000 00	157,176 00	5,463 69	140,011 52	.....	10,040 02	.....	767 32	443,965 96
Total State branches .....	4,035,750	570,110 57	6,792,202 00	198,627 68	2,211,668 46	2,254	265,708 94	150,066 28	48,167 74	14,355,065 74

\* No report received from this bank.

AUDITOR OF STATE'S OFFICE, Columbus, Ohio, February 15, 1860.

R. W. TAYLOR, Auditor of State.

## Y 2.

*Synopsis of the report of the trustee of the Ohio Life Insurance and Trust Company.*

CINCINNATI, February 6, 1860.

In obedience to an order of the honorable court, issued December 1, 1859, James P. Kilbreth, as sole trustee of the Ohio Life Insurance and Trust Company, set forth in the accompanying papers as follows, to wit:

Accounts against all parties gathered out of the New York books.....	\$2,970,956 17
Accounts and notes against sundry parties on the Cincinnati books.....	596,727 62
List of stock and bonds, etc., amounting nominally to.....	1,090,126 00
List of lands and other real estate, the taxable value being.....	55,620 00
List of claims in judgment, most of them of long standing and small value.....	69,133 65
Assets, the great portion uncertain and nominal.....	4,782,557 44

2. A schedule of the names of creditors whose claims have been allowed by said Kilbreth and Reemelin, trustees, with the respective amounts, up to November 25, 1859, as follows, to wit:

Depositors in the banking department fully adjusted.....	\$208,222 66	
Not denied, but not fully adjusted.....	51,048 10	
		\$259,270 66
Checks of Cincinnati office in New York.....		38,273 50
Checks of New York office on American Exchange Bank, adjusted.....	4,955 85	
Not adjusted, but not denied.....	78,157 88	
		83,113 73
Certificates of deposit in banking department adjusted.....	20,231 21	
Not adjusted, but not denied.....	4,515 23	
		24,746 44
Certificates issued by former assignees.....		133,622 37
Banks, bankers, railroads, and other accounts, principally from the New York office, adjusted.....	399,218 91	
Not yet reduced to adjustment, but will most probably have to be admitted....	835,516 55	
		1,234,498 46
Other claims adjusted not included in the last-named list.....		13,346 82

Twenty years certificates, \$38,000 of them not yet presented.....	\$62,598 64
Certificates trust department, \$51,652 26 of them not presented.....	226,239 58
Liabilities, the larger part adjusted.....	<u>2,075,710 20</u>

The receipts and disbursements of cash by J. P. Kilbreth and C. Reemelin, trustees, from January 25 to November 25, 1859.

## RECEIPTS.

From R. Mathers, sheriff.....	\$38,339 97	
Interest on deposits and rent.....	4,547 99	
Bonds sold.....	15,133 19	
Payment on real estate in Iowa.....	1,682 19	
Rescued from attachment in New York, Boston, and Baltimore.....	4,544 97	
Rescued from attachment in Buffalo.. ..	28,689 40	
Collections from other sources, notes, accounts, &c.....	70,610 02	
	<u>                    </u>	\$163,547 73

## EXPENDITURES.

Dividened No. 1, being the part paid up to November 25, 1859.....	86,128 72	
Expenses—mostly law expenses—settled for the former assignees.....	4,380 69	
Law expenses of Kilbreth and Reemelin, leaving some unpaid.....	1,938 12	
Travelling expenses of trustees, S. P. Bishop, and attorneys during the year.....	1,376 13	
Clerk hire, rent, &c., leaving some unpaid.....	2,001 35	
C. Reemelin's charges for services.....	5,000 00	
J. P. Kilbreth, on account.....	4,445 79	
Paid to save assets in Buffalo, Nashville, Boston, and New York.....	22,654 17	
	<u>                    </u>	127,924 97
Balance, cash on hand November 25, 1859.....		<u><u>35,622 76</u></u>

The settlements with debtors, in whole or in part, or compromised, November 25, 1859, were in the aggregate \$361,525 63, but owing to the extraordinary connexion, or rather complication, of the accounts of debtors and creditors on the books of the company, by far the larger portion of the aforesaid sum, instead of coming into the hands of the trustees as cash or other disburseable assets, was applied on attachments, or went to meet counter claims in some other form.



One dividend of ten per cent., it is known, has been made on all adjusted claims for which no attachment or other special security was held. I trust the ensuing spring and summer will not pass before a second dividend will be announced.

The assets reach a high sum in figures. These figures, it will readily be seen, are nominal to a very large extent, excepting that small part of the assets which the public will recognize as good, in the list of bonds, the list of real estate, and, to a fair extent, the Cincinnati list of claims. Yet even this latter list had been so diligently sifted that the claims fall vastly below an average; many of them will doubtless be collected in whole or in part.

The immense debts appearing against different parties, transferred from the New York books, are almost entirely disputed, and some of the names are purely fictitious. So, doubtless, are many of the accounts.

Only that part of the New York business which includes the results of their transactions as assignees there was transferred by Stetson and others to Cincinnati, and is contained in the above-described sheets. The trustee proposes, on his next visit to New York, to procure from the books there an abstract of those transactions, and file the same under the branch of the order of the court. The books being still under the jurisdiction of the sheriff of New York, cannot be removed as yet.

Z.

## Statement of the condition of the banks in Michigan, December, 1859.

Name.	Place.	Date.	Capital.	Loans and discounts.	Stocks.	Real estate.	Other investments.	Due by other banks.	Notes of other banks.	Cash items.	Specie.	Circulation.	Deposits.	Due to other banks.	Other liabilities.
		1859.													
Peninsular.....	Detroit	Dec. 31	\$316,500	\$226,181	\$68,683	\$78,983	\$5,701	\$5,718	.....	*\$12,397	.....	\$48,971	\$17,404	\$7,269	\$29,800
Michigan Insurance Co.....	do....	Dec. 18	200,010	467,018	70,493	20,825	.....	90,368	\$29,058	.....	\$18,128	132,789	299,196	2,523	31,582
Farmers and Mechanics'.....	do....	Dec. 31	188,955	161,015	27,150	31,053	30,418	4,981	.....	†11,474	.....	16,677	31,861	4,177	10,612
State Bank of Michigan.....	do....	Dec. 5	50,000	38,735	26,505	.....	.....	19,305	15,586	.....	6,047	23,760	26,936	.....	4,212
Total of 4 banks.....	.....	.....	755,465	892,949	192,831	130,861	36,119	120,372	44,644	23,871	24,175	222,197	375,397	13,969	76,206

\* Cash, viz : gold, silver, checks, and items.

† Cash on hand, including coin, notes of other banks, checks, &amp;c.

## A A 1.

*Annual report of the Bank Comptroller, of the State of Wisconsin, for the nine months ending September 30, 1859.*

OFFICE OF BANK COMPTROLLER,  
Madison, October 1, 1859.

The bank comptroller has the honor to submit the following report :

During the past nine months there were organized eleven banks, with an aggregate capital of \$425,000, having a circulation outstanding on this day of \$367,334.

Four banks previously organized have increased their capital in the aggregate \$225,000, and their circulation \$193,043.

Within the same period three banking associations have voluntarily relinquished the business of banking, having an aggregate capital of \$350,000, and an aggregate circulation outstanding on this day of \$24,774.

The Merchants and Mechanics' Bank at Whitewater, with a capital of \$60,000 and a circulation of \$35,729, and the Kokomo Bank, of Whitewater, with a capital of \$50,000 and a circulation of \$18,655, in the month of September failed to redeem their circulating notes when notified to do so according to law. The securities deposited by those banks have been disposed of as required by law, and their circulating notes are now redeemed at this office at par, in the lawful money of the United States.

Ten banks have, under the provisions of the amended banking law, reduced their capital stock in the aggregate \$615,000.

The whole number of banks doing business on the first Monday of January, 1859, was ninety-nine, with an aggregate capital of.....	\$8,045,000
The whole number doing business on the 30th September, 1859, is one hundred and five, with an aggregate capital of.....	7,620,000
Decrease of capital in nine months.....	<u>425,000</u>

*The whole amount of countersigned notes issued and delivered to the banks, and outstanding September 30, 1859, is \$4,408,121, which are secured by the deposit of public stocks and specie, in the sum of \$4,912,801, as follows :*

California State stock, 7 per cent. ....		\$74,000
Georgia.....do.....6.....do.....	\$30,500	
Do.....do.....7.....do.....	20,000	50,500
Illinois.....do.....6.....do.....		547,820
Iowa.....do.....7.....do.....		10,000
Indiana.....do.....5.....do.....		55,000
Kentucky.....do.....6.....do.....		11,000
Louisiana.....do.....5.....do.....	10,000	
Do.....do.....6.....do.....	147,500	157,500
Michigan.....do.....6.....do.....		147,500
Missouri.....do.....6.....do.....		1,955,000
N. Carolina.....do.....6.....do.....		306,500
Ohio.....do.....6.....do.....		230,000
Pennsylvania.....do.....5.....do.....		9,000
Tennessee.....do.....6.....do.....		697,000
Virginia.....do.....5.....do.....	105,600	
Do.....do.....6.....do.....	182,000	287,600
Wisconsin.....do.....6.....do.....		100,000
M. & W. R. R. bonds.....8.....do.....		50,000
R. & M. do.....8.....do.....		27,000
Specie.....do.....		197,381
		<u>\$4,912,801</u>

Aggregate amount of securities held in trust for banking as- sociations, on the first Monday of January, 1859.....	\$5,431,576 95	
Decrease during the nine months.....	518,775 95	
		<u>\$4,912,801</u>

Amount of circulation outstanding on the first Monday of January, 1859.....	4,882,442	
Amount outstanding on September 30, 1859.....	4,408,121	
Decrease.....		<u>474,321</u>

The decrease has been in the following securities :

Georgia State stock, 6 per cent. ....	\$12,000 00	
Illinois.....do.....6.....do.....	107,900 00	
Indiana.....do.....5.....do.....	23,000 00	
Kentucky.....do.....5.....do.....	14,000 00	
Do.....do.....6.....do.....	14,000 00	
Louisiana.....do.....6.....do.....	33,500 00	
Ohio.....do.....6.....do.....	62,600 00	
Pennsylvania.....do.....5.....do.....	5,000 00	
Tennessee.....do.....6.....do.....	19,000 00	
Virginia.....do.....5.....do.....	109,440 00	
Do.....do.....6.....do.....	70,500 00	
Specie.....do.....	144,835 95	
		<u>615,775 95</u>
Less increase in		
California State stock, 7 per cent. ....	20,000 00	
Missouri.....do.....6.....do.....	2,000 00	
N. Carolina.....do.....6.....do.....	66,500 00	
Michigan.....do.....6.....do.....	8,500 00	
		<u>97,000 00</u>
		<u>518,775 95</u>

*Statement showing the names, location, capital stock and circulation of each of the banks organized from January to September, 1859, inclusive.*

Names of Banks.	Location.	Capital.	Circulation
Bank of Albany.....	Albany.....	\$25,000	\$25,000
Bank of Appleton.....	Appleton.....	50,000	48,147
Bank of Green Bay.....	Green Bay.....	50,000	47,025
Bank of Horicon.....	Horicon.....	25,000	20,750
Corn Planters' Bank.....	Waupaca.....	50,000	35,385
Farmers' Bank of Two Rivers.....	Two Rivers.....	50,000	49,890
Koskonong Bank.....	Fort Atkinson.....	25,000	24,999
Portage County Bank.....	Jordan.....	50,000	48,650
Reedsburg Bank.....	Reedsburg.....	50,000	32,260
Rockwell & Co.'s Bank.....	Elkhorn.....	25,000	14,240
Wood County Bank.....	Grand Rapids.....	25,000	20,988
		425,000	367,334

*The following banks, organized previous to 1859, have increased their capital during the past nine months, as follows :*

Names of Banks.	Location.	Amount of increase.	Increase of circulation.
Bank of Jefferson.....	Jefferson.....	\$25,000	\$23,163
Central Bank of Wisconsin.....	Janesville.....	25,000	.....
Sauk City Bank.....	Sauk City.....	25,000	24,961
State Stock Bank.....	Eau Claire.....	150,000	144,919
		225,000	193,043

*The following table will exhibit the names of the banks which have reduced their capital stock during the past nine months :*

Names of Banks.	Location.	Original capital.	Amount of reduction.	Present capital.
Bank of the Capitol.....	Madison.....	\$50,000	\$25,000	\$25,000
Clark County Bank.....	Chippewa Falls.....	250,000	100,000	150,000
Frontier Bank.....	Stevens's Point.....	80,000	50,000	30,000
Laborers' Bank.....	Markesan.....	75,000	25,000	50,000
Lumberman's Bank.....	Viroqua.....	300,000	150,000	150,000
Merchants and Mechanics' Bank.....	Whitewater.....	100,000	40,000	60,000
Northwestern Bank.....	Stevens's Point.....	100,000	50,000	50,000
Oconto County Bank.....	Oconto.....	100,000	50,000	50,000
St. Croix River Bank.....	Grand Rapids.....	150,000	50,000	100,000
Waukesha County Bank.....	Waukesha.....	100,000	25,000	75,000
Wisconsin Bank of Madison.....	Madison.....	100,000	50,000	50,000
			615,000	

*The following table shows the names of the banks that have discontinued business during the past nine months, and their circulation on the 30th of September, 1859:*

Names of Banks.	Location.	Capital.	Circulation
Kokomo Bank.....	Whitewater.....	\$50,000	\$18,655
Merchants and Mechanics' Bank.....	do.....	60,000	35,729
Northern Wisconsin Bank.....	Aurora.....	100,000	9,440
State Security Bank.....	Gemekon.....	200,000	11,785
Union Bank.....	Milwaukie.....	50,000	3,549
		460,000	79,158

A A 2.—Statement of the condition of the banks in the State of Wisconsin,  
Monday, January 2, 1860.

	Arctic Bank, Eau Claire.	a Bank of Albany, Albany.	Bank of Appleton, Appleton.	c Bank of Beaver Dam, Beaver Dam.	Bank of Beloit, Beloit.
<b>RESOURCES.</b>					
Loans and discounts.....		\$4,119 89		\$12,536 21	\$57,808 09
Due from directors.....			\$40,373 86	5,000 00	2,000 00
Due from brokers.....				12 25	8,894 12
Overdrafts.....					
Stocks at par value deposited with the State treasurer.....	\$230,000 00	30,000 00	58,000 00	25,000 00	30,000 00
Stocks not deposited with the State treasurer.....					
Promissory notes other than for loans and discounts.....		25,000 00		3,450 00	
Specie.....	11,883 92	360 10	3,300 00	316 46	276 74
Cash items.....		497 87		666 44	4,582 71
Real estate.....		b 1,193 00			
Loss and expense account.....	2,018 80	1,015 14	3,500 07		
Bills of solvent banks on hand.....		2,970 00		2,510 00	10,927 00
Bills of suspended banks.....					
Due from banks.....	152,262 28	2,212 16		845 77	8,479 28
<b>Total.....</b>	<b>396,165 00</b>	<b>67,368 08</b>	<b>105,173 93</b>	<b>50,337 13</b>	<b>125,455 94</b>
<b>LIABILITIES.</b>					
Capital.....	200,000 00	25,000 00	50,000 00	25,000 00	60,000 00
Registered notes in circulation....	196,165 00	25,000 00	48,148 00	21,350 00	24,892 00
Due to State treasurer.....					
Due to depositors on demand.....		4,149 71		1,987 13	26,573 67
Due to others not included under either of the above heads.....		13,218 37	7,025 93	12,000 00	13,990 27
<b>Total.....</b>	<b>396,165 00</b>	<b>67,368 08</b>	<b>105,173 93</b>	<b>50,337 13</b>	<b>125,455 94</b>

a Organized Sept. 13, 1859.

b Including plate, safe, and furniture.

c Organized Nov. 2, 1859.



## A A 2.—Statement of the condition of the banks in Wisconsin—Continued.

	Bank of the Capitol, Madison.	Bank of Columbus, Co- lumbus.	Bank of Eau Claire, Eau Claire.	Bank of Fond du Lac, Fond du Lac.	Bank of Fox Lake, Fox Lake.
<b>RESOURCES.</b>					
Loans and discounts.....	\$35,701 38	\$12,101 53	\$17,278 18	\$56,512 09	\$41,742 11
Due from directors.....	887 91	75,000 00	42,633 65	558 70	.....
Due from brokers.....	202 36	.....	1,472 82	1,164 84	2,911 64
Overdrafts.....	291 31	.....	.....	.....	.....
Stocks at par value deposited with the State treasurer.....	9,500 00	73,800 00	42,680 00	47,000 00	64,000 00
Stocks not deposited with the State treasurer.....	.....	.....	.....	.....	7,000 00
Promissory notes other than for loans and discounts.....	.....	.....	.....	.....	.....
Specie.....	13,671 92	2,636 18	934 65	4,125 83	1,906 52
Cash items.....	881 65	817 89	2,100 00	1,671 37	c 1,563 01
Real estate.....	4,264 33	a 1,094 70	6 300 00	21,404 97	2,040 09
Loss and expense account.....	314 42	.....	3,330 53	.....	1,207 67
Bills of solvent banks on hand....	12,371 00	17,696 00	1,928 00	7,016 00	4,215 00
Bills of suspended banks.....	.....	27 00	10 00	.....	.....
Due from banks.....	11,448 57	16,731 59	415 45	8,362 38	d 17,904 77
<b>Total .....</b>	<b>89,514 15</b>	<b>199,904 89</b>	<b>113,083 28</b>	<b>147,816 18</b>	<b>144,490 81</b>
<b>LIABILITIES.</b>					
Capital.....	25,000 00	100,000 00	50,000 00	50,000 00	60,000 00
Registered notes in circulation ....	10,038 00	66,953 00	39,605 00	40,993 00	57,223 00
Due to State treasurer.....	.....	.....	.....	.....	.....
Due to depositors on demand.....	50,822 24	22,416 91	4,260 00	37,854 65	13,614 28
Due to others not included under either of the above heads.....	3,653 91	10,534 98	19,218 28	18,968 53	e 13,653 53
<b>Total .....</b>	<b>89,514 15</b>	<b>199,904 89</b>	<b>113,083 28</b>	<b>147,816 18</b>	<b>144,490 81</b>

a Office furniture.

b Collateral.

c Including bank-note plate and office furniture.

d And bankers.

e Including interest and exchange accounts.

## A A 2.—Statement of the condition of the banks in Wisconsin—Continued.

	Bank of Grant County, Platteville.	Bank of Green Bay, Green Bay.	a Bank of Horicon, Hori- con.	Bank of the Interior, Wausau.	Bank of Jefferson, Jef- ferson.
<b>RESOURCES.</b>					
Loans and discounts .....	\$12,949 00	\$34,601 28	\$57,200 51	\$50,000 00	\$3,335 22
Due from directors .....					
Due from brokers .....				1,075 72	
Overdrafts .....	361 65		104 03		
Stocks at par value deposited with the State treasurer .....	80,600 00	50,000 00	59,000 00	47,000 00	54,580 00
Stocks not deposited with the State treasurer .....					
Promissory notes other than for loans and discounts .....					
Specie .....	55,900 00	10,000 00			37,000 00
Cash items .....	3,254 60	4,630 82	1,325 62	2,423 03	4,966 12
Real estate .....	1,191 51	141 25	15 60		225 00
Loss and expense account .....	81,200 00	21,464 44			23,300 00
Bills of solvent banks on hand .....	689 00		21,078 65	280 00	858 34
Bills of suspended banks .....	5,285 00	5,389 00	4,196 00	3,017 00	6,526 00
Due from banks .....	4,438 53	10,824 73	5 00		
			1,366 28	1,273 46	6,620 25
<b>Total .....</b>	<b>165,869 34</b>	<b>117,051 52</b>	<b>124,291 69</b>	<b>105,072 21</b>	<b>116,710 93</b>
<b>LIABILITIES.</b>					
Capital .....	75,000 00	50,000 00	50,000 00	50,000 00	50,000 00
Registered notes in circulation .....	71,547 00	47,025 00	49,470 00	42,880 00	49,998 00
Due to State treasurer .....					
Due to depositors on demand .....	18,872 06	20,026 52	8,381 85	4,524 64	14,240 43
Due to others not included under either of the above heads .....	450 28		f 16,439 84	7,667 57	g 2,472 50
<b>Total .....</b>	<b>165,869 34</b>	<b>117,051 52</b>	<b>124,291 69</b>	<b>105,072 21</b>	<b>116,710 93</b>

a Organized September 13, 1859.

b Furniture and fixtures.

c Safe, plate, furniture, &amp;c.

d Including vault safe, &amp;c.

e Safe and furniture.

f Including margin on stocks.

g Difference between cost and par value of stocks.

## A A 2.—Statement of the condition of the banks in Wisconsin—Continued.

	Bank of Manitowoc, Manitowoc.	Bank of Milwaukee, Milwaukee.	Bank of Moneka, Vi- roqua.	Bank of Montello, Princeton.	Bank of Monroe, Mon- roe.
<b>RESOURCES.</b>					
Loans and discounts.....	\$94,384 70	\$440,773 63	\$934 00	\$958 65	.....
Due from directors.....		17,000 00		4,744 45	
Due from brokers.....					\$24,500 75
Overdrafts.....	603 72	462 31			
Stocks at par value deposited with the State treasurer.....	55,000 00	a13,200 00	39,000 00	24,400 00	24,000 00
Stocks not deposited with the State treasurer.....					
Promissory notes other than for loans and discounts.....			70,050 85	16,749 55	
Specie.....	1,192 26	10,795 07	1,500 00	50 28	7,667 59
Cash items.....		100 24		800 00	
Real estate.....		b19,353 15			
Loss and expense account.....					
Bills of solvent banks on hand ....	2,039 00	49,352 00	1,742 00	506 00	14,341 00
Bills of suspended banks.....					94 00
Due from banks.....	1,171 33	42,454 24		285 36	
<b>Total.....</b>	<b>154,391 01</b>	<b>593,490 64</b>	<b>113,226 85</b>	<b>48,494 29</b>	<b>70,603 34</b>
<b>LIABILITIES.</b>					
Capital.....	100,000 00	300,000 00	75,000 00	25,000 00	25,000 00
Registered notes in circulation ....	49,800 00	11,348 00	35,855 00	21,357 00	19,825 00
Due to State treasurer.....					
Due to depositors on demand.....	3,004 03	128,086 46	2,371 85	996 12	22,589 59
Due to others not included under either of the above heads.....	1,586 98	154,056 18	.....	1,141 17	3,188 75
<b>Total.....</b>	<b>154,391 01</b>	<b>593,490 64</b>	<b>113,226 85</b>	<b>48,494 29</b>	<b>70,603 34</b>

a At their net value.

b Including office furniture.

## A A 2.—Statement of the condition of the banks in Wisconsin—Continued.

	Bank of North America, Grand Rapids.	Bank of the North West, Fond du Lac.	Bank of Oconto, Oconto.	Bank of Oshkosh, Osh- kosh.	Bank of Portage, Port- age.
<b>RESOURCES.</b>					
Loans and discounts.....		\$67,659 78	\$50,000 00		\$42,811 64
Due from directors.....		300 00	50,000 00		
Due from brokers.....	<i>a</i> \$98,790 00			\$25,449 37	
Overdrafts.....		582 31			555 29
Stocks at par value deposited with the State treasurer.....	100,200 00	57,000 00	57,000 00	35,000 00	50,200 00
Stocks not deposited with the State treasurer.....				15,000 00	
Promissory notes other than for loans and discounts.....					
Specie.....		6,984 07	3,000 00	9,804 63	1,362 48
Cash items.....		<i>b</i> 1,503 74			2,417 20
Real estate.....		4,691 04	2,000 00		16,200 00
Loss and expense account.....			5,760 08		
Bills of solvent banks on hand.....		14,501 00			6,485 00
Bills of suspended banks.....		42 00			
Due from banks.....		<i>c</i> 9,100 23			2,770 29
<b>Total.....</b>	198,990 00	162,362 17	167,760 08	85,254 00	122,801 90
<b>LIABILITIES.</b>					
Capital.....	100,000 00	50,000 00	100,000 00	50,000 00	50,000 00
Registered notes in circulation....	98,990 00	49,857 00	50,000 00	25,254 00	49,593 00
Due to State treasurer.....					
Due to depositors on demand.....		38,216 77			11,708 90
Due to others not included under either of the above heads.....		24,288 40	17,760 08	<i>d</i> 10,000 00	11,500 00
<b>Total.....</b>	198,990 00	162,362 17	167,760 08	85,254 00	122,801 90

*a* And bankers.*b* Personal property, \$1,300; checks on banks, \$203 74.*c* And bankers.*d* \$7,276 25 of it difference between cost and par value of stocks.

## A A 2.—Statement of the condition of the banks in Wisconsin—Continued.

	Bank of Prairie du Chien, Prairie du Chien.	Bank of Racine, Racine.	Bank of Ripon, Ripon.	Bank of Sheboygan, Sheboygan.	Bank of Sparta, Sparta.
<b>RESOURCES.</b>					
Loans and discounts.....	\$25,348 40	\$48,809 28	\$33,769 87	\$32,226 12	\$20,741 16
Due from directors.....	15,709 92	13,386 73	.....	3,620 00	.....
Due from brokers.....	120 92	151 42	.....	.....	.....
Overdrafts.....	87 24	1,585 92	.....	35 67	51 60
Stocks at par value deposited with the State treasurer.....	50,000 00	.....	20,000 00	25,000 00	19,000 00
Stocks not deposited with the State treasurer.....	4,000 00	.....	.....	.....	.....
Promissory notes other than for loans and discounts.....	.....	.....	.....	.....	.....
Specie.....	2,041 76	a7,327 07	6,019 65	4,004 92	2,022 66
Cash items.....	.....	.....	.....	278 81	.....
Real estate.....	b9,648 93	1,053 41	b2,500 00	c1,800 90	.....
Loss and expense account.....	84 94	8,023 57	.....	.....	.....
Bills of solvent banks on hand.....	8,562 00	16,606 00	11,084 00	5,227 00	6,512 00
Bills of suspended banks.....	30 00	10 00	.....	.....	19 00
Due from banks.....	2,803 10	10,275 30	d11,555 53	3,333 03	d6,929 42
<b>Total.....</b>	<b>118,437 21</b>	<b>107,228 70</b>	<b>84,929 05</b>	<b>75,526 51</b>	<b>55,275 84</b>
<b>LIABILITIES.</b>					
Capital.....	50,000 00	50,000 00	25,000 00	25,000 00	25,000 00
Registered notes in circulation....	48,782 00	4,729 00	16,280 00	22,088 00	16,121 00
Due to State treasurer.....	.....	.....	.....	.....	.....
Due to depositors on demand.....	17,170 75	45,375 41	27,672 80	17,371 81	12,329 76
Due to others not included under either of the above heads.....	2,484 46	7,124 29	e15,976 25	11,066 70	1,825 08
<b>Total.....</b>	<b>118,437 21</b>	<b>107,228 70</b>	<b>84,929 05</b>	<b>75,526 51</b>	<b>55,275 84</b>

a \$4,880 of it with bank comptroller.

b And fixtures.

c Furniture, safe, &amp;c.

d And bankers.

e Difference in cost and par value in stocks, \$2,805 78; contingent, \$3,000; undivided profits, \$10,070 47.

## A A 2.—Statement of the condition of the banks in Wisconsin—Continued.

	Bank of Watertown, Watertown.	<sup>a</sup> Bank of Whitewater, Whitewater.	Bank of Wisconsin, Watertown.	<sup>b</sup> Beloit Savings Bank, Beloit.	Brown County Bank, De Pere.
<b>RESOURCES.</b>					
Loans and discounts .....	\$83,245 39	\$7,461 15	\$14,593 91	\$1,959 25	\$29,821 62
Due from directors .....	.....	.....	.....	.....	.....
Due from brokers .....	666 89	.....	.....	.....	.....
Overdrafts .....	76 90	201 34	.....	.....	139 94
Stocks at par value deposited with the State treasurer .....	64,200 00	26,000 00	58,000 00	25,000 00	6,800 00
Stocks not deposited with the State treasurer .....	.....	.....	.....	.....	.....
Promissory notes other than for loans and discounts .....	.....	20,882 64	38,200 00	20,000 00	.....
Specie .....	9,229 45	1,772 19	4,100 53	256 67	1,200 00
Cash items .....	680 75	.....	.....	15 00	.....
Real estate .....	10,226 58	.....	.....	.....	210 38
Loss and expense account .....	1,246 75	.....	.....	741 55	.....
Bills of solvent banks on hand .....	11,423 00	3,609 00	7,241 00	2,851 00	.....
Bills of suspended banks .....	13 00	2 00	.....	.....	.....
Due from banks .....	9,694 69	788 17	20,212 84	2,653 29	.....
<b>Total .....</b>	<b>190,703 40</b>	<b>60,716 49</b>	<b>142,348 28</b>	<b>53,476 76</b>	<b>38,171 94</b>
<b>LIABILITIES.</b>					
Capital ..	100,000 00	25,000 00	50,000 00	25,000 00	25,000 00
Registered notes in circulation .....	58,066 00	22,160 00	49,896 00	22,250 00	6,980 00
Due to State treasurer .....	.....	.....	.....	.....	.....
Due to depositors on demand .....	28,583 03	10,648 14	32,519 07	3,137 67	28 68
Due to others not included under either of the above heads .....	4,054 37	2,908 35	c9,933 21	3,089 09	6,163 26
<b>Total .....</b>	<b>190,703 40</b>	<b>60,716 49</b>	<b>142,348 28</b>	<b>53,476 76</b>	<b>38,171 94</b>

<sup>a</sup> Organized November 5, 1859.<sup>b</sup> Organized October 18, 1859.<sup>c</sup> Including accrued profits.

## A A 2.—Statement of the condition of the banks in Wisconsin—Continued.

	Central Bank of Wisconsin, Janesville.	Chippewa Bank, Pepin.	aCitizens' Bank, Oshkosh.	City Bank of Beaver Dam, Beaver Dam.	City Bank of Kenosha, Kenosha.
<b>RESOURCES.</b>					
Loans and discounts.....	\$121,222 75	\$1,611 30		\$36,872 22	\$137,217 92
Due from directors .....	9,944 44			13,943 11	
Due from brokers.....	302 89				
Overdrafts .....	16 55			176 51	1,014 82
Stocks at par value deposited with the State treasurer.....	53,000 00	27,400 00	\$25,000 00	53,000 00	41,000 00
Stocks not deposited with the State treasurer.....					2,632 00
Promissory notes other than for loans and discounts .....		40,000 00	23,750 00	2,188 40	
Specie.....	6,717 95	2,850 00	500 00	1,122 07	4,536 50
Cash items.....				2,116 03	5,716 78
Real estate.....	14,210 15			3,744 83	8,482 11
Loss and expense account .....	108 85			1,581 61	454 00
Bills of solvent banks on hand....	13,832 00			4,030 00	13,625 00
Bills of suspended banks .....					
Due from banks .....	15,499 70	4,728 70		14,642 22	6,910 18
<b>Total.....</b>	<b>234,765 28</b>	<b>76,590 00</b>	<b>49,250 00</b>	<b>133,417 00</b>	<b>221,589 31</b>
<b>LIABILITIES.</b>					
Capital.....	125,000 00	50,000 00	25,000 00	50,000 00	100,000 00
Registered notes in circulation....	45,525 00	26,590 00	24,250 00	49,977 00	36,535 00
Due to State treasurer.....					
Due to depositors on demand.....	58,655 23			26,497 86	59,796 32
Due to others not included under either of the above heads.....	5,585 05			6,942 14	25,257 99
<b>Total.....</b>	<b>234,765 28</b>	<b>76,590 00</b>	<b>49,250 00</b>	<b>133,417 00</b>	<b>221,589 31</b>

a Organized November 14, 1859.



## A A 2.—Statement of the condition of the banks in Wisconsin—Continued.

	City Bank of Prescott, Prescott.	Clark County Bank, Chippewa Falls.	Columbia County Bank, Portage City.	Commercial Bank, Ra- cine.	Corn Exchange Bank, Waupun.
<b>RESOURCES.</b>					
Loans and discounts.....	\$17,288 13	\$137,635 00	\$51,709 45	\$93,199 68	\$60,092 52
Due from directors.....			6,590 18	3,759 95	
Due from brokers.....					
Overdrafts.....			574 58	153 13	332 06
Stocks at par value deposited with the State treasurer.....	50,000 00	117,000 00	39,000 00	48,000 00	45,600 00
Stocks not deposited with the State treasurer.....					
Promissory notes other than for loans and discounts.....	37,127 00				6,465 94
Specie.....	2,009 03	100 00	2,698 37	4,324 89	8,304 85
Cash items.....	650 25		146 80	636 69	
Real estate.....	a1,244 63		11,217 05	b2,300 05	c4,899 30
Loss and expense account.....			143 38		1,159 69
Bills of solvent banks on hand.....	3,675 00		10,670 00	11,765 00	18,574 00
Bills of suspended banks.....					21 00
Due from banks.....	1,680 98		2,932 24	5,899 88	d16,205 31
<b>Total.....</b>	<b>113,675 02</b>	<b>254,735 00</b>	<b>125,681 95</b>	<b>170,029 22</b>	<b>161,654 72</b>
<b>LIABILITIES.</b>					
Capital.....	50,000 00	150,000 00	50,000 00	100,000 00	50,000 00
Registered notes in circulation....	49,997 00	104,735 00	37,659 00	37,088 00	45,254 00
Due to State treasurer.....	10,678 02		23,848 54	19,222 59	55,578 06
Due to depositors on demand.....					
Due to others not included under either of the above heads.....	3,000 00		14,174 41	13,718 63	10,822 66
<b>Total.....</b>	<b>113,675 02</b>	<b>254,735 00</b>	<b>125,681 95</b>	<b>170,029 22</b>	<b>161,654 72</b>

a Plate and furniture.

b Personal property.

c And office fixtures.

d And bankers.

## A A 2.—Statement of the condition of the banks in Wisconsin—Continued.

	Corn Planters' Bank, Waupaca.	Dane County Bank, Madison.	Dodge County Bank, Beaver Dam.	Elkhorn Bank, Elkhorn.	Exchange Bank of Dar- ling & Co., Fond du Lac.
<b>RESOURCES.</b>					
Loans and discounts.....	\$50,000 00	\$105,538 59	\$43,894 61	\$23,160 68	\$66,302 29
Due from directors.....				33 00	13,163 72
Due from brokers.....					
Overdrafts.....		161 79	666 79		814 29
Stocks at par value deposited with the State treasurer.....	44,000 00	15,000 00	24,000 00	26,000 00	32,000 00
Stocks not deposited with the State treasurer.....		1,212 75	5,000 00		1,000 00
Promissory notes other than for loans and discounts.....			16,959 97		
Specie.....	800 00	7,404 66	1,206 63	1,820 84	7,739 81
Cash items.....		509 49	99 70	319 82	119 84
Real estate.....		5,637 55			
Loss and expense account.....					1,425 55
Bills of solvent banks on hand.....		27,938 00	6,321 00	2,600 00	12,035 00
Bills of suspended banks.....					
Due from banks.....		35,507 33	29,393 30	4,770 42	8,160 38
<b>Total.....</b>	<b>94,800 00</b>	<b>198,910 16</b>	<b>107,542 00</b>	<b>58,704 76</b>	<b>142,760 88</b>
<b>LIABILITIES.</b>					
Capital.....	50,000 00	50,000 00	50,000 00	25,000 00	75,000 00
Registered notes in circulation....	38,240 00	15,000 00	21,517 00	21,823 00	26,608 00
Due to State treasurer.....					
Due to depositors on demand.....		102,077 91	25,708 80	7,580 66	29,404 28
Due to others not included under either of the above heads.....	6,560 00	31,832 25	10,316 20	4,301 10	11,748 60
<b>Total.....</b>	<b>94,800 00</b>	<b>198,910 16</b>	<b>107,542 00</b>	<b>58,704 76</b>	<b>142,760 88</b>

α And bankers.

## A A 2.—Statement of the condition of the banks in Wisconsin—Continued.

	Farmers and Millers' Bank, Milwaukee.	Farmers & Mechanics' Bank, Fond du Lac.	Farmers' Bank of Two Rivers, Two Rivers.	Forest City Bank, Waukesha.	Fox River Bank, Green Bay.
<b>RESOURCES.</b>					
Loans and discounts .....	\$530,225 59	\$80,060 89	.....	\$31,050 89	\$17,792 35
Due from directors .....	34,922 60	.....	\$42,796 46	6,750 00	.....
Due from brokers .....	3,812 64	30 43	.....	.....	.....
Overdrafts .....	2,723 06	64 62	.....	496 90	1,102 67
Stocks at par value deposited with the State treasurer .....	12,000 00	20,000 00	58,000 00	31,000 00	9,000 00
Stocks not deposited with the State treasurer .....	.....	.....	.....	7,000 00	.....
Promissory notes other than for loans and discounts .....	.....	.....	.....	.....	14,973 29
Specie ..	5,843 27	2,931 36	500 00	2,256 42	4,112 00
Cash items .....	.....	225 60	.....	645 84	.....
Real estate ..	23,251 81	.....	.....	1,061 25	3,200 00
Loss and expense account .....	.....	.....	2,232 25	2,167 10	800 00
Bills of solvent banks on hand .....	53,625 00	9,492 00	.....	9,576 00	200 00
Bills of suspended banks .....	.....	3 00	.....	7 00	.....
Due from banks .....	12,346 06	2,177 91	1,500 00	8,152 97	3,155 00
<b>Total .....</b>	<b>678,750 01</b>	<b>114,985 81</b>	<b>105,028 71</b>	<b>100,164 37</b>	<b>54,335 31</b>
<b>LIABILITIES.</b>					
Capital .....	500,000 00	25,000 00	50,000 00	50,000 00	25,000 00
Registered notes in circulation .....	10,102 00	17,747 00	49,890 00	28,900 00	11,782 00
Due to State treasurer .....	.....	.....	.....	.....	.....
Due to depositors on demand .....	126,564 29	71,403 54	.....	15,639 37	7,154 21
Due to others not included under either of the above heads .....	42,083 72	835 27	5,138 71	5,625 00	10,399 10
<b>Total .....</b>	<b>678,750 01</b>	<b>114,985 81</b>	<b>105,028 71</b>	<b>100,164 37</b>	<b>54,335 31</b>

a Including office fixtures, &amp;c.

## A A 2.—Statement of the condition of the banks in Wisconsin—Continued.

	Frontier Bank, Stevens' Point.	German Bank, Sheboygan.	Green Bay Bank, Oconto.	Hall & Brother's Bank, Eau Claire.	Hudson City Bank, Hudson.
<b>RESOURCES.</b>					
Loans and discounts.....	\$30,000 00	\$62,249 28	\$27,426 00	\$21,694 00	\$26,406 29
Due from directors.....			4,862 00		5,376 85
Due from brokers.....		1,000 00			
Overdrafts.....		1,134 12		980 00	
Stocks at par value deposited with the State treasurer.....	34,000 00	49,000 00	39,000 00	60,000 00	25,000 00
Stocks not deposited with the State treasurer.....					
Promissory notes other than for loans and discounts.....					
Specie.....	3,219 28	4,085 36	3,192 00	2,502 73	4,443 30
Cash items.....		768 21			
Real estate.....		2,109 33		1,587 00	
Loss and expense account.....	25 32			4,810 88	
Bills of solvent banks on hand.....		7,579 00		14,234 30	3,145 00
Bills of suspended banks.....					
Due from banks.....	306 93	1,706 42		20,171 09	1,573 03
<b>Total .....</b>	<b>67,551 53</b>	<b>129,631 72</b>	<b>73,980 00</b>	<b>125,980 00</b>	<b>65,944 47</b>
<b>LIABILITIES.</b>					
Capital.....	30,000 00	50,000 00	35,000 00	50,000 00	25,000 00
Registered notes in circulation....	29,320 00	45,827 00	27,426 00	49,989 00	23,300 00
Due to State treasurer.....					
Due to depositors on demand.....		15,806 64		9,850 40	13,277 88
Due to others not included under either of the above heads.....	8,231 53	17,998 08	11,554 00	16,140 60	4,366 59
<b>Total ....</b>	<b>67,551 53</b>	<b>129,631 72</b>	<b>73,980 00</b>	<b>125,980 00</b>	<b>65,944 47</b>

## A A 2.—Statement of the condition of the banks in Wisconsin—Continued.

	Jefferson County Bank, Watertown.	Juneau Bank, Milwan- kie.	Katayan Bank, La Crosse.	Kenosha County Bank, Kenosha.	Koshkonong Bank, Fort Atkinson.
<b>RESOURCES.</b>					
Loans and discounts .....	\$75,171 82	\$328,696 10	.....	\$85,788 79	.....
Due from directors .....	.....	9,350 00	\$52,608 50	.....	.....
Due from brokers .....	.....	.....	3,827 70	.....	.....
Overdrafts .....	195 50	1,728 82	446 74	2,570 90	.....
Stocks at par value deposited with the State treasurer .....	75,000 00	10,500 00	46,000 00	13,500 00	\$29,000 00
Stocks not deposited with the State treasurer .....	2,000 00	.....	.....	1,000 00	.....
Promissory notes other than for loans and discounts .....	.....	.....	.....	.....	21,732 74
Specie .....	7,074 21	8,013 54	4,567 50	690 17	1,929 22
Cash items .....	374 29	2,126 23	1,506 85	1,264 03	290 50
Real estate .....	5,610 40	27,575 39	.....	10,000 00	.....
Loss and expense account .....	.....	.....	.....	3,396 95	1,815 23
Bills of solvent banks on hand ....	6,180 00	74,343 00	2,593 00	5,039 00	4,498 41
Bills of suspended banks .....	.....	.....	.....	.....	.....
Due from banks .....	10,400 81	57,691 04	1,549 20	1,002 36	2,837 85
<b>Total .....</b>	<b>182,008 03</b>	<b>500,024 12</b>	<b>113,099 49</b>	<b>124,252 20</b>	<b>61,842 95</b>
<b>LIABILITIES.</b>					
Capital .....	75,000 00	250,000 00	50,000 00	50,000 00	25,000 00
Registered notes in circulation....	60,297 00	8,888 00	38,415 00	10,995 00	24,999 00
Due to State treasurer .....	.....	.....	.....	.....	.....
Due to depositors on demand .....	38,378 42	230,634 23	6,132 71	31,455 01	7,841 95
Due to others not included under either of the above heads .....	8,332 61	10,501 89	18,551 78	31,802 19	4,002 00
<b>Total .....</b>	<b>182,008 03</b>	<b>500,024 12</b>	<b>113,099 49</b>	<b>124,252 20</b>	<b>61,842 95</b>

a Office fixtures, &amp;c.

## A A 2.—Statement of the condition of the banks in Wisconsin—Continued.

	Labores' Bank, Mar- kesan.	La Crosse County Bank, La Crosse.	Lake Shore Bank, Mani- towoc.	Lumberman's Bank, Viroqua.	Manitowoc County B'k, Two Rivers.
<b>RESOURCES.</b>					
Loans and discounts.....	\$28,742 18	\$25,266 47	\$31,750 56		\$4,515 94
Due from directors.....	9,987 48				
Due from brokers.....	521 76				
Overdrafts.....	96 14	293 22			266 32
Stocks at par value deposited with the State treasurer.....	43,400 00	23,000 00	27,000 00	\$76,200 00	32,000 00
Stocks not deposited with the State treasurer.....		5,000 00			
Promissory notes other than for loans and discounts.....	8,759 86			147,244 50	38,579 47
Specie.....	946 22	4,532 80	3,782 24	2,790 50	1,584 18
Cash items.....	842 18	650 44		250 00	1,200 00
Real estate.....		21,144 00	8789 49		
Loss and expense account.....	623 00	1,168 86			
Bills of solvent banks on hand....	1,875 00	10,907 00	4,066 00	85 00	3,323 00
Bills of suspended banks.....		4 00			
Due from banks.....	5,574 78	7,680 66	3,176 97		2,232 87
<b>Total.....</b>	<b>101,368 60</b>	<b>79,647 45</b>	<b>70,565 26</b>	<b>226,570 00</b>	<b>84,001 78</b>
<b>LIABILITIES.</b>					
Capital.....	50,000 00	25,000 00	25,000 00	150,000 00	50,000 00
Registered notes in circulation....	41,690 00	20,695 00	25,000 00	76,570 00	31,597 00
Due to State treasurer.....					
Due to depositors on demand.....	8,927 42	20,390 96	11,809 78		2,404 78
Due to others not included under either of the above heads.....	751 18	4,561 49	8,755 48		
<b>Total.....</b>	<b>101,368 60</b>	<b>79,647 45</b>	<b>70,565 26</b>	<b>226,570 00</b>	<b>84,001 78</b>

a Bank safe.

b Office fixtures, &amp;c.

## A A 2.—Statement of the condition of the banks in Wisconsin—Continued.

	Marine Bank, Milwaukee.	Mechanics' Bank, Green Lake.	Mercantile Bank, Lodi.	Monroe County Bank, Sparta.	North'n Bank, Howard.
<b>RESOURCES.</b>					
Loans and discounts .....	.....	.....	\$28,215 89	\$50,769 98	\$17,395 26
Due from directors .....	No report.	.....	8,287 51	.....	2,000 00
Due from brokers .....	.....	.....	891 10	.....	.....
Overdrafts .....	.....	.....	194 76	6 00	77 84
Stocks at par value deposited with the State treasurer .....	.....	\$30,000 00	45,360 00	56,000 00	25,000 00
Stocks not deposited with the State treasurer .....	.....	.....	.....	.....	20,000 00
Promissory notes other than for loans and discounts .....	.....	19,000 00	8,185 00	.....	.....
Specie .....	.....	.....	874 99	3,202 98	3,312 11
Cash items .....	.....	1,000 00	954 21	70 25	24 21
Real estate .....	.....	.....	.....	1,012 45	1,923 57
Loss and expense account .....	.....	.....	627 01	.....	.....
Bills of solvent banks on hand .....	.....	.....	2,283 00	3,925 00	2,554 00
Bills of suspended banks .....	.....	.....	.....	.....	.....
Due from banks .....	.....	.....	5,894 18	748 25	16,737 39
Total .....	.....	50,000 00	101,767 65	115,734 91	89,024 38
<b>LIABILITIES.</b>					
Capital .....	.....	25,000 00	50,000 00	50,000 00	50,000 00
Registered notes in circulation .....	.....	25,000 00	42,996 00	50,000 00	21,118 00
Due to State treasurer .....	.....	.....	.....	.....	.....
Due to depositors on demand .....	.....	.....	7,876 51	6,188 57	10,221 93
Due to others not included under either of the above heads .....	.....	.....	895 14	9,546 34	7,684 45
Total .....	.....	50,000 00	101,767 65	115,734 91	89,024 38

a And office fixtures.



## A A 2.—Statement of the condition of the banks in Wisconsin—Continued.

	Northwest'n Bank, Stevens' Point.	Oakwood Bank, North Pepin.	Oconto County Bank, Oconto.	Oneida Bank, Berlin.	Osborn Bank of New London.
<b>RESOURCES.</b>					
Loans and discounts.....	\$67,245 67	\$34,930 43		\$18,419 85	\$1,615 40
Due from directors.....					
Due from brokers.....				129 90	23
Overdrafts.....		112 16		213 55	64 75
Stocks at par value deposited with the State treasurer.....	50,500 00	51,600 00	53,000 00	27,000 00	53,500 00
Stocks not deposited with the State treasurer.....					
Promissory notes other than for loans and discounts.....		10,000 00	47,000 00		50,000 00
Specie.....	2,177 57	2,975 50		1,340 05	1,059 71
Cash items.....					900 00
Real estate.....		945 35		2,699 50	
Loss and expense account.....	780 00	75 63		759 32	4 00
Bills of solvent banks on hand....	1,830 00	1,293 00		8,397 00	584 00
Bills of suspended banks.....					
Due from banks.....	1,108 59	12,187 20		2,856 85	609 31
<b>Total .....</b>	<b>123,641 83</b>	<b>114,119 27</b>	<b>100,000 00</b>	<b>61,816 02</b>	<b>108,337 40</b>
<b>LIABILITIES.</b>					
Capital.....	50,000 00	60,000 00	50,000 00	25,000 00	50,000 00
Registered notes in circulation....	46,310 00	49,720 00	50,000 00	24,735 00	49,725 00
Due to State treasurer.....					
Due to depositors on demand.....	3,160 15	2,480 57		9,816 02	2,773 17
Due to others not included under either of the above heads. ....	24,171 68	1,918 70		2,265 00	5,839 23
<b>Total .....</b>	<b>123,641 83</b>	<b>114,119 27</b>	<b>100,000 00</b>	<b>61,816 02</b>	<b>108,337 40</b>

a Plate and fixtures.

## A A 2.—Statement of the condition of the banks in Wisconsin—Continued.

	Oshkosh Commercial, Oshkosh.	Portage County Bank, Jordan.	Racine County Bank, Racine.	Reedsburg Bank, Reeds- burg.	Rock County Bank, Janesville.
<b>RESOURCES.</b>					
Loans and discounts .....	\$34,673 26		\$209,915 02	\$48,132 00	\$56,122 89
Due from directors .....	1,043 67		15,873 49		
Due from brokers .....					2,850 42
Overdrafts .....	893 65		460 84	31 91	1,598 25
Stocks at par value deposited with the State treasurer .....	38,000 00	\$56,000 00	50,000 00	36,000 00	29,000 00
Stocks not deposited with the State treasurer .....					
Promissory notes other than for loans and discounts .....	20,500 00	50,000 00			
Specie .....	4,915 25		8,882 73	406 38	5,320 40
Cash items .....	121 62		561 84	596 92	
Real estate .....	21,280 04		5,276 03		
Loss and expense account .....				5 86	2,971 33
Bills of solvent banks on hand .....	4,050 00		24,558 00	1,252 00	18,324 00
Bills of suspended banks .....					85 00
Due from banks .....	5,395 51		21,732 93	646 01	729 97
<b>Total .....</b>	<b>110,873 00</b>	<b>106,000 00</b>	<b>337,260 88</b>	<b>87,071 08</b>	<b>117,002 26</b>
<b>LIABILITIES.</b>					
Capital .....	50,000 00	50,000 00	200,000 00	50,000 00	50,000 00
Registered notes in circulation .....	33,034 00	49,650 00	44,492 00	32,260 00	25,055 00
Due to State treasurer .....				375 00	
Due to depositors on demand .....	17,143 95		54,331 10	2,436 08	35,611 60
Due to others not included under either of the above heads .....	10,695 05	6,350 00	38,437 78	2,000 00	6,335 66
<b>Total .....</b>	<b>110,873 00</b>	<b>106,000 00</b>	<b>337,260 88</b>	<b>87,071 08</b>	<b>117,002 26</b>

a Office furniture.

## A A 2.—Statement of the condition of the banks in Wisconsin—Continued.

	Rock River Bank, Beloit.	Rockwell & Co.'s Bank, Elkhorn.	Sauk City Bank, Sauk City.	Sauk County Bank, Baraboo.	Second Ward Bank, Milwaukee.
<b>RESOURCES.</b>					
Loans and discounts.....	\$77,813 60	\$43,103 91	\$14,626 84	\$26,342 21	\$31,702 47
Due from directors .....	5,253 00	.....	.....	.....	.....
Due from brokers.....	866 52	122 30	155 28	.....	231 39
Overdrafts .....	.....	.....	.....	.....	.....
Stocks at par value deposited with the State treasurer .....	38,000 00	28,000 00	49,960 00	46,000 00	.....
Stocks not deposited with the State treasurer.....	.....	.....	.....	.....	.....
Promissory notes other than for loans and discounts.....	1,000 00	.....	39,500 00	17,000 00	.....
Specie .....	2,450 67	1,499 67	1,088 09	2,364 22	a1,800 69
Cash items.....	.....	24 76	17 00	135 54	401 25
Real estate.....	.....	2,300 16	b2,130 30	c2,011 52	6,500 53
Loss and expense account.....	1,400 00	1,123 93	.....	.....	.....
Bills of solvent banks on hand....	14,830 00	9,002 00	5,845 00	7,890 00	10,967 00
Bills of suspended banks.....	.....	.....	.....	.....	3 00
Due from banks.....	11,288 41	2,080 20	3,187 68	d3,569 29	12,309 08
<b>Total.....</b>	<b>152,902 20</b>	<b>87,256 93</b>	<b>116,510 19</b>	<b>105,312 78</b>	<b>63,015 41</b>
<b>LIABILITIES.</b>					
Capital.....	50,000 00	25,000 00	50,000 00	50,000 00	25,000 00
Registered notes in circulation ...	37,695 00	25,000 00	49,931 00	41,572 00	293 00
Due to State treasurer.....	.....	.....	.....	.....	.....
Due to depositors on demand.....	34,914 15	4,947 99	8,646 16	12,653 38	25,341 41
Due to others not included under either of the above heads.....	30,293 05	32,308 94	7,933 03	1,087 40	12,381 00
<b>Total.....</b>	<b>152,902 20</b>	<b>87,256 93</b>	<b>116,510 19</b>	<b>105,312 78</b>	<b>63,015 41</b>

a \$359 with bank comptroller.  
b Bank note plate and furniture.  
c Personal property.  
d And bankers.

## A A 2.—Statement of the condition of the banks in Wisconsin—Continued.

	Shawano Bank, Chil- ton.	State Bank, Madison.	State Bank of Wisconsin, Milwaukee.	State Stock bank, Eau Claire.	St. Croix River Bank, Grand Rapids.
<b>RESOURCES.</b>					
Loans and discounts.....	\$4,319 10	\$83,407 93	\$864,316 03		
Due from directors .....	93,703 63		24,621 66	<i>a</i> \$224,989 00	
Due from brokers .....		165 43	546 93		
Overdrafts .....			728 78		
Stocks at par value deposited with the State treasurer.....	46,040 00	10,000 00	30,000 90	325,000 00	\$82,040 00
Stocks not deposited with the State treasurer .....					
Promissory notes other than for loans and discounts.....					97,824 53
Specie .....	1,380 33	21,233 62	8,940 69		1,000 00
Cash items .....					500 00
Real estate .....		8,500 00	69,276 01		
Loss and expense account.....	1,264 76				
Bills of solvent banks on hand....	583 00	46,034 00	51,757 00		500 00
Bills of suspended banks.....					
Due from banks.....	211 81	663,692 54	17,235 34		175 47
<b>Total.....</b>	<b>147,502 63</b>	<b>233,033 52</b>	<b>1,067,422 44</b>	<b>549,989 00</b>	<b>182,040 00</b>
<b>LIABILITIES.</b>					
Capital .....	100,000 00	50,000 00	500,000 00	275,000 00	100,000 00
Registered notes in circulation....	46,000 00	10,000 00	23,319 00	274,989 00	73,660 00
Due to State treasurer .....					
Due to depositors on demand.....	1,502 63	173,033 52	457,980 16		
Due to others not included under either of the above heads.....			86,123 28		8,380 00
<b>Total.....</b>	<b>147,502 63</b>	<b>233,033 52</b>	<b>1,067,422 44</b>	<b>549,989 00</b>	<b>182,040 00</b>

*a* And owner.*b* And bankers.

## A A 2.—Statement of the condition of the banks in Wisconsin—Continued.

	St. Croix Valley Bank, Hudson.	Summit Bank, Oconomowoc.	Tradesmens' Bank, Chippewa Falls.	Walworth County Bank, Delavan.	Waukesha County B'k, Waukesha.
<b>RESOURCES.</b>					
Loans and discounts.....		\$2,440 00		\$37,209 95	\$78,920 25
Due from directors.....		21,000 00	\$12,900 00	4,800 00	
Due from brokers.....	\$9,885 03			163 45	
Overdrafts.....		59 18		583 85	
Stocks at par value deposited with the State treasurer.....	75,000 00	26,000 00	87,100 00	44,000 00	77,000 00
Stocks not deposited with the State treasurer.....				3,000 00	
Promissory notes other than for loans and discounts.....	78,790 00		76,935 00	20,000 00	
Specie.....	1,000 00	2,409 29	2,500 00	1,628 97	4,095 86
Cash items.....		18 33		362 63	1,519 08
Real estate.....		647 91		1,454 15	
Loss and expense account.....		1,733 48		7,474 28	3,407 92
Bills of solvent banks on hand....		2,771 00		8,830 00	13,317 00
Bills of suspended banks.....					
Due from banks.....		2,702 82		8,413 06	8,075 08
<b>Total.....</b>	<b>164,675 03</b>	<b>59,782 01</b>	<b>179,435 00</b>	<b>137,920 34</b>	<b>186,335 79</b>
<b>LIABILITIES.</b>					
Capital.....	100,000 00	25,000 00	100,000 00	50,000 00	75,000 00
Registered notes in circulation....	63,895 00	18,165 00	76,935 00	37,750 00	67,275 00
Due to State treasurer.....					
Due to depositors on demand.....		9,498 68		23,720 79	31,980 00
Due to others not included under either of the above heads.....	780 03	7,118 33	2,500 00	26,449 55	12,880 79
<b>Total.....</b>	<b>164,675 03</b>	<b>59,782 01</b>	<b>179,435 00</b>	<b>137,920 34</b>	<b>186,335 79</b>

<sup>a</sup> Organized November 18, 1859.<sup>b</sup> Office furniture.

## A A 2.—Statement of the condition of the banks in Wisconsin—Continued.

	Waupaca County Bank, Waupaca.	Waupun Bank, Waupun.	Winnebago Co. Bank, Neenah.	Wisconsin Bank of Madison.
<b>RESOURCES.</b>				
Loans and discounts.....	\$47,006 41	\$14,796 35	\$87,749 93	\$27,783 95
Due from directors.....	.....	6,289 41	.....	.....
Due from brokers.....	5,200 70	2,761 45	.....	123 02
Overdrafts.....	184 90	923 57	.....	13 14
Stocks at par value deposited with the State treasurer.....	52,640 00	28,000 00	29,000 00	30,320 00
Stocks not deposited with the State treasurer.....	.....	.....	.....	4,980 00
Promissory notes other than for loans and dis- counts.....	.....	.....	.....	23,619 42
Specie.....	1,671 90	2,731 58	4,836 58	442 14
Cash items.....	167 12	1,823 43	945 35	2,668 90
Real estate.....	21,274 10	.....	.....	5,881 32
Loss and expense account.....	.....	581 29	1,036 92	.....
Bills of solvent banks on hand.....	2,696 00	4,821 00	8,521 00	15,770 00
Bills of suspended banks.....	.....	.....	.....	.....
Due from banks.....	2,915 97	4,367 89	2,384 43	4,353 81
<b>Total</b> .....	<b>113,757 10</b>	<b>67,095 97</b>	<b>134,474 21</b>	<b>115,985 00</b>
<b>LIABILITIES.</b>				
Capital.....	50,000 00	25,000 00	25,000 00	50,000 00
Registered notes in circulation.....	50,000 00	23,831 00	25,000 00	25,514 00
Due to State treasurer.....	.....	.....	.....	.....
Due to depositors on demand.....	10,258 83	14,062 34	28,256 10	13,838 32
Due to others not included under either of the above heads.....	3,498 27	4,202 63	56,218 11	26,632 68
<b>Total</b> .....	<b>113,757 10</b>	<b>67,095 97</b>	<b>134,474 21</b>	<b>115,985 00</b>

a Office fixtures.

## A A 2.—Statement of the condition of the banks in Wisconsin—Continued.

	Wisconsin Marine and Fire Insurance Com- pany Bank, Milwau- kie.	Wisconsin Pinery Bank, Stevens' Point.	Wisconsin Valley Bank, Weyauwega.	Wood County Bank, Grand Rapids.
<b>RESOURCES.</b>				
Loans and discounts .....	\$579,787 80	\$104,286 99	\$2,620 01	\$15,250 00
Due from directors .....				
Due from brokers .....				4,750 00
Overdrafts .....	631 13		189 02	63 71
Stocks at par value deposited with the State treasurer .....	a35,360 00	53,000 00	114,000 00	42,500 00
Stocks not deposited with the State treasurer .....				
Promissory notes other than for loans and dis- counts .....			85,000 00	30,000 00
Specie .....	20,643 89	4,165 45	2,446 20	88,886 50
Cash items .....	c10,897 69			82 33
Real estate .....				d1,338 34
Loss and expense account .....		677 58		
Bills of solvent banks on hand .....	63,090 00	4,273 00	2,116 00	1,395 00
Bills of suspended banks .....	197 00			
Due from banks .....	26,688 10	6,461 13	3,971 36	1,005 70
<b>Total ..</b> .....	<b>737,295 61</b>	<b>172,864 15</b>	<b>210,342 59</b>	<b>105,271 58</b>
<b>LIABILITIES.</b>				
Capital .....	100,000 00	50,000 00	100,000 00	50,000 00
Registered notes in circulation .....	34,681 00	49,995 00	99,990 00	45,525 00
Due to State treasurer .....				
Due to depositors on demand .....	377,271 07	16,398 89	6,390 95	7,449 16
Due to others not included under either of the above heads .....	225,343 54	56,470 16	3,961 64	2,297 42
<b>Total .....</b>	<b>737,295 61</b>	<b>172,864 15</b>	<b>210,342 59</b>	<b>105,271 58</b>

a Including \$24,000 M &amp; W. R. R. bonds at 64 per cent.

b \$7,000 with bank comptroller.

c Checks, city and county orders.

d Personal property and bank furniture.

*Summary of the items of capital, circulation and deposits, specie and cash items, public securities and private securities of the banks of the State of Wisconsin, on the morning of Monday, January 2, 1860.*

Capital .....	\$7,620,000 00
Circulation .....	4,439,855 00
Deposits .....	3,085,438 97
Specie .....	419,947 96
Cash items .....	64,130 37
Public securities .....	4,932,680 00
Private securities .....	8,922,031 07

OFFICE OF BANK COMPTROLLER, Madison, January 18, 1860.

I certify that the foregoing statement is an abstract of the semi-annual reports made to this office by the several banks that made reports (as far as it was practicable to arrange the items of the returns under general heads) in pursuance of the provisions of the 41st section of the act entitled "An act to authorize the business of banking," approved April 19, 1852.

G. VAN STEENWYK, Bank Comptroller.



## A A 3.

STATE OF WISCONSIN,  
*Bank Comptroller's Office, Madison, February 1, 1860.*

The following is a statement of the number of banks in operation on the 31st day of January, A. D. 1860, the securities transferred to the State treasurer in trust for each banking association, and the amount of countersigned and registered notes issued to each, and outstanding at that date:

## ARCTIC BANK, EAGLE POINT.

Missouri 6's.....	\$185,000	
Virginia 6's.....	43,000	
Tennessee 6's.....	2,000	
	<hr/>	\$230,000
Circulation.....		196,165
		<hr/> <hr/>

## BANK OF ALBANY, ALBANY.

Missouri 6's.....	30,000	
	<hr/>	30,000
Circulation.....		25,000
		<hr/> <hr/>

## BANK OF APPLETON, APPLETON.

Missouri 6's.....	58,000	
	<hr/>	58,000
Circulation.....		48,147
		<hr/> <hr/>

## BANK OF BEAVER DAM, BEAVER DAM.

Missouri 6's.....	13,000	
Tennessee 6's.....	12,000	
	<hr/>	25,000
Circulation.....		21,350
		<hr/> <hr/>

## BANK OF БЕЛОIT, БЕЛОIT.

Missouri 6's.....	25,000	
	<hr/>	25,000
Circulation.....		20,742
		<hr/> <hr/>

## BANK OF THE CAPITAL, MADISON.

Louisiana 6's.....	\$3,000	
North Carolina 6's.....	6,500	
	<hr/>	\$9,500
Circulation.....		9,038
		<hr/> <hr/>

## BANK OF COLUMBUS, COLUMBUS.

Louisiana 6's.....	14,000	
Illinois 6's.....	29,800	
Missouri 6's.....	23,000	
Tennessee 6's.....	7,000	
	<hr/>	73,800
Circulation.....		67,053
		<hr/> <hr/>

## BANK OF EAU CLAIRE, EAU CLAIRE.

Illinois 6's.....	20,680	
Missouri 6's.....	18,000	
Virginia 6's.....	5,000	
	<hr/>	48,680
Circulation.....		40,603
		<hr/> <hr/>

## BANK OF FOND DU LAC, FOND DU LAC.

Missouri 6's.....	16,000	
Tennessee 6's.....	22,000	
Indiana 5's.....	9,000	
	<hr/>	47,000
Circulation.....		40,993
		<hr/> <hr/>

## BANK OF FOX LAKE, FOX LAKE.

Virginia 6's.....	15,000	
Missouri 6's.....	15,000	
Tennessee 6's.....	2,000	
Michigan 6's.....	7,000	
California 7's.....	5,000	
Minnesota 8's.....	20,000	
	<hr/>	64,000
Circulation.....		58,593
		<hr/> <hr/>

## BANK OF GRANT COUNTY, PLATTEVILLE.

Tennessee 6's.....	\$9,000	
Missouri 6's.....	45,000	
Louisiana 6's.....	3,000	
Illinois 6's.....	1,600	
Michigan 6's.....	4,000	
Virginia 6's.....	7,000	
North Carolina 6's.....	11,000	
Specie .....	170	
		<u>\$80,770</u>
Circulation.....		<u>71,651</u>

## BANK OF GREEN BAY, GREEN BAY.

North Carolina 6's.....	25,000	
Virginia 6's.....	10,000	
Tennessee 6's.....	15,000	
		<u>50,000</u>
Circulation.....		<u>47,025</u>

## BANK OF HORICON, HORICON.

Missouri 6's.....	48,000	
Tennessee 6's.....	3,000	
Specie .....	30	
		<u>51,030</u>
Circulation.....		<u>42,480</u>

## BANK OF THE INTERIOR, WAUSAU.

Missouri 6's.....	14,000	
Tennessee 6's.....	19,000	
North Carolina 6's.....	3,000	
Illinois 6's.....	7,000	
Michigan 6's.....	3,000	
		<u>46,000</u>
Circulation.....		<u>41,880</u>

## BANK OF JEFFERSON, JEFFERSON.

Illinois 6's.....	2,080	
Missouri 6's.....	30,000	
Kentucky 6's.....	1,000	
Michigan 6's.....	19,500	
Ohio 6's.....	2,000	
		<u>54,580</u>
Circulation.....		<u>49,998</u>

## BANK OF MANITOWOC, MANITOWOC.

Ohio 6's.....	\$25,000	
Missouri 6's.....	30,000	
	<hr/>	\$55,000
Circulation.....		49,800
		<hr/> <hr/>

## BANK OF MILWAUKIE, MILWAUKIE.

North Carolina 6's.....	9,000	
Specie .....	1,150	
	<hr/>	10,150
Circulation.....		10,133
		<hr/> <hr/>

## BANK OF MONEKA, VIROQUA.

Missouri 6's.....	19,000	
Illinois 6's.....	20,000	
	<hr/>	39,000
Circulation.....		35,855
		<hr/> <hr/>

## BANK OF MONTELLO, MONTELLO.

Missouri 6's.....	17,000	
Illinois.....	7,400	
	<hr/>	24,400
Circulation.....		21,604
		<hr/> <hr/>

## BANK OF MONROE, MONROE.

Missouri 6's.....	19,000	
Tennessee 6's.....	5,000	
Specie.....	700	
	<hr/>	24,700
Circulation.....		21,012
		<hr/> <hr/>

## BANK OF NORTH AMERICA, GRAND RAPIDS.

Illinois 6's.....	9,200	
Tennessee 6's.....	13,000	
Ohio 6's.....	78,000	
	<hr/>	100,200
Circulation.....		98,990
		<hr/> <hr/>

## BANK OF THE NORTH WEST, FOND DU LAC.

Missouri 6's.....	\$22,000	
Tennessee 6's.....	10,000	
North Carolina 6's.....	10,000	
Georgia 6's.....	5,000	
California 7's .....	10,000	
	<hr/>	\$57,000
Circulation.....		49,992
		<hr/> <hr/>

## BANK OF OCONTO, OCONTO.

Illinois 6's.....	3,000	
Missouri 6's.....	43,000	
Michigan 6's.....	11,000	
	<hr/>	57,000
Circulation.....		50,000
		<hr/> <hr/>

## BANK OF OSHKOSH, OSHKOSH.

Tennessee 6's.....	12,000	
Missouri 6's.....	23,000	
	<hr/>	35,000
Circulation.....		29,000
		<hr/> <hr/>

## BANK OF PORTAGE, PORTAGE.

Illinois 6's.....	18,200	
Michigan 6's.....	14,000	
North Carolina 6's.....	16,000	
Tennessee 5's.....	2,000	
	<hr/>	50,200
Circulation.....		49,589
		<hr/> <hr/>

## BANK OF PRAIRIE DU CHIEN, PRAIRIE DU CHIEN.

Missouri 6's.....	10,000	
Illinois 6's.....	20,000	
North Carolina 6's.....	5,000	
Louisiana 6's.....	5,000	
Michigan 5's.....	10,000	
Specie .....	750	
	<hr/>	50,750
Circulation.....		49,000
		<hr/> <hr/>

## BANK OF RIPON, RIPON.

Missouri 6's.....	\$2,000	
Illinois 6's.....	1,000	
Indiana 5's.....	1,500	
	<hr/>	\$18,000
Circulation.....		15,110
		<hr/> <hr/>

## BANK OF SHEBOYGAN, SHEBOYGAN.

Tennessee 6's.....	8,000	
Missouri 6's.....	8,000	
North Carolina 6's.....	9,000	
	<hr/>	25,000
Circulation.....		22,387
		<hr/> <hr/>

## BANK OF RACINE, RACINE.

Specie .....	4,268	
	<hr/>	4,268
Circulation.....		4,268
		<hr/> <hr/>

## BANK OF SPARTA, SPARTA.

Missouri 6's.....	19,000	
	<hr/>	19,000
Circulation.....		15,770
		<hr/> <hr/>

## BANK OF WATERTOWN, WATERTOWN.

North Carolina 6's.....	21,000	
Tennessee 6's.....	10,000	
Louisiana 6's.....	3,000	
Ohio 6's.....	5,000	
Kentucky 6's.....	4,000	
Illinois 6's.....	7,200	
California 7's.....	11,000	
	<hr/>	61,200
Circulation.....		55,902
		<hr/> <hr/>

## BANK OF WHITEWATER, WHITEWATER.

Louisiana 6's.....	2,000	
Missouri 6's.....	11,000	
Tennessee 6's.....	13,000	
	<hr/>	26,000
Circulation.....		22,368
		<hr/> <hr/>

## BANK OF WISCONSIN, WATERTOWN.

Missouri 6's.....	\$52,000	
Illinois 6's.....	2,000	
Kentucky 6's.....	1,000	
Ohio 6's.....	2,000	
Michigan 6's.....	2,000	
	<hr/>	\$59,000
Circulation.....		49,896
		<hr/> <hr/>

## BELOIT SAVINGS BANK, BELOIT.

Virginia 6's.....	10,000	
Missouri 6's.....	1,000	
Tennessee 6's.....	12,000	
	<hr/>	23,000
Circulation.....		20,590
		<hr/> <hr/>

## BROWN COUNTY BANK, DEPERE.

Missouri 6's.....	6,000	
Illinois 6's.....	800	
	<hr/>	6,800
Circulation.....		5,701
		<hr/> <hr/>

## CENTRAL BANK OF WISCONSIN, JANESVILLE.

Virginia 6's.....	7,000	
Tennessee 6's.....	12,000	
Missouri 6's.....	17,000	
Georgia 6's.....	7,000	
North Carolina 6's.....	4,000	
Indiana 5's.....	6,000	
	<hr/>	53,000
Circulation.....		46,314
		<hr/> <hr/>

## CHIPPEWA BANK, PEPIN.

Missouri 6's.....	1,000	
Ohio 6's.....	6,000	
Illinois 6's.....	6,400	
North Carolina 6's.....	10,000	
Tennessee 6's.....	4,000	
	<hr/>	27,400
Circulation.....		26,540
		<hr/> <hr/>



## CITIZENS' BANK, OSHKOSH.

North Carolina 6's.....	\$25,000	
	<hr/>	\$25,000
Circulation.....		24,250
		<hr/> <hr/>

## CITY BANK OF BEAVER DAM, BEAVER DAM.

Missouri 6's.....	8,000	
Tennessee 6's.....	15,000	
Illinois 6's.....	16,000	
Michigan 6's.....	4,000	
Georgia 6's.....	1,000	
Louisiana 6's.....	5,000	
North Carolina 6's.....	4,000	
	<hr/>	53,000
Circulation.....		49,977
		<hr/> <hr/>

## CITY BANK OF KENOSHA, KENOSHA.

Virginia 6's.....	19,500	
Missouri 6's.....	19,000	
	<hr/>	38,500
Circulation.....		34,497
		<hr/> <hr/>

## CITY BANK OF PRESCOTT, PRESCOTT.

Illinois 6's.....	38,000	
Michigan 6's.....	9,000	
Ohio 6's.....	3,000	
	<hr/>	50,000
Circulation.....		50,000
		<hr/> <hr/>

## CLARK COUNTY BANK, CHIPPEWA FALLS.

Tennessee 6's.....	49,000	
Virginia 5's.....	42,240	
North Carolina 6's.....	20,000	
	<hr/>	111,240
Circulation.....		99,935
		<hr/> <hr/>

## COLUMBIA COUNTY BANK, PORTAGE.

Tennessee 6's.....	5,000
Wisconsin 6's.....	10,000

North Carolina 6's.....	\$14,000	
Michigan 6's.....	7,000	
Missouri 6's.....	3,000	
	<hr/>	\$39,000
Circulation.....		37,277
		<hr/> <hr/>

## COMMERCIAL BANK OF RACINE, RACINE.

Illinois 6's.....	7,000	
Kentucky 6's.....	1,000	
Racine and Mississippi Railroad bonds, 8's.....	27,000	
Missouri 6's.....	7,000	
Ohio 6's.....	6,000	
	<hr/>	48,000
Circulation.....		37,091
		<hr/> <hr/>

## CORN EXCHANGE BANK, WAUPUN.

Illinois 6's.....	43,600	
Missouri 6's.....	2,000	
	<hr/>	45,600
Circulation.....		45,254
		<hr/> <hr/>

## CORN PLANTERS' BANK, WAUPACA.

Missouri 6's.....	31,000	
North Carolina 6's.....	13,000	
Tennessee 6's.....	1,000	
	<hr/>	45,000
Circulation.....		39,035
		<hr/> <hr/>

## DANE COUNTY BANK, MADISON.

Wisconsin 6's.....	12,000	
Illinois 6's.....	3,000	
	<hr/>	15,000
Circulation.....		14,776
		<hr/> <hr/>

## DODGE COUNTY BANK, BEAVER DAM.

Tennessee 6's.....	10,000	
North Carolina 6's.....	11,000	
Louisiana 6's.....	500	
Virginia 6's.....	500	
	<hr/>	22,000
Circulation.....		20,517
		<hr/> <hr/>

## EXCHANGE BANK OF DARLING AND CO., FOND DU LAC.

Tennessee 6's.....	\$12,000	
Missouri 6's.....	20,000	
	<hr/>	\$32,000
Circulation.....		<u>26,374</u>

## ELKHORN BANK, ELKHORN.

Louisiana 6's .....	2,000	
Missouri 6's.....	19,000	
Virginia 6's.....	5,000	
	<hr/>	26,000
Circulation.....		<u>21,914</u>

## FARMERS AND MILLERS' BANK, MILWAUKIE.

Tennessee 6's.....	7,000	
Louisiana 6's.....	5,000	
	<hr/>	12,000
Circulation .....		<u>10,800</u>

## FARMERS AND MECHANICS' BANK, FOND DU LAC.

Missouri 6's.....	5,000	
Tennessee 6's.....	15,000	
	<hr/>	20,000
Circulation .....		<u>17,749</u>

## FARMERS' BANK, TWO RIVERS.

Missouri 6's.....	40,000	
Tennessee 6's.....	18,000	
	<hr/>	58,000
Circulation .....		<u>49,890</u>

## FOREST CITY BANK, WAUKESHA.

Missouri 6's.....	2,000	
Louisiana 6's.....	11,000	
Illinois 6's .....	15,000	
	<hr/>	28,000
Circulation.....		<u>27,100</u>

## FOX RIVER BANK, GREEN BAY.

Tennessee 6's.....	\$4,000	
Missouri 6's.....	5,000	
Specie.....	1,862	
	<hr/>	\$10,862
Circulation.....		9,532
		<hr/> <hr/>

## FRONTIER BANK, LA POINTE.

North Carolina 6's.....	5,000	
Tennessee 6's.....	7,000	
Missouri 6's.....	22,000	
	<hr/>	34,000
Circulation.....		29,320
		<hr/> <hr/>

## GERMAN BANK, SHEBOYGAN.

Louisiana 6's.....	3,000	
Michigan 6's.....	9,000	
Missouri 6's.....	10,000	
North Carolina 6's.....	13,000	
Ohio 6's.....	10,000	
Indiana 5's.....	4,000	
	<hr/>	49,000
Circulation.....		45,827
		<hr/> <hr/>

## GREEN BAY BANK, OCONTO.

Missouri 6's.....	10,000	
Tennessee 6's.....	2,000	
Milwaukie and Watertown Railroad 8's.....	26,000	
	<hr/>	38,000
Circulation.....		26,595
		<hr/> <hr/>

## HALL AND BROTHERS BANK, EAU CLAIRE.

Missouri 6's.....	60,000	
	<hr/>	60,000
Circulation.....		49,989
		<hr/> <hr/>

## HUDSON CITY BANK, HUDSON.

Michigan 6's.....	15,000	
Missouri 6's.....	10,000	
	<hr/>	25,000
Circulation.....		23,234
		<hr/> <hr/>

## JUNEAU BANK, MILWAUKIE.

Louisiana 6's.....	\$3,500	
Tennessee 6's.....	7,000	
	<hr/>	\$10,500
Circulation.....		9,765
		<hr/> <hr/>

## JEFFERSON COUNTY BANK, WATERTOWN.

California 7's.....	38,000	
Missouri 6's.....	37,000	
	<hr/>	75,000
Circulation.....		60,720
		<hr/> <hr/>

## KATANYAN BANK, LA CROSSE.

Missouri 6's.....	46,000	
Tennessee 6's.....	3,000	
	<hr/>	49,000
Circulation .....		40,859
		<hr/> <hr/>

## KENOSHA COUNTY BANK, KENOSHA.

California 7's.....	10,000	
	<hr/>	10,000
Circulation .....		8,145
		<hr/> <hr/>

## KOHKONONG BANK, FORT ATKINSON.

Illinois 6's.....	3,000	
Missouri 6's.....	26,000	
Specie.....	500	
	<hr/>	29,500
Circulation .....		24,999
		<hr/> <hr/>

## LA CROSSE COUNTY BANK, LA CROSSE.

Tennessee 6's.....	23,000	
	<hr/>	23,000
Circulation .....		20,695
		<hr/> <hr/>

## LABORERS' BANK, MARKESAN.

Louisiana 6's .....	24,000	
North Carolina 6's.....	11,000	

Illinois 6's.....	\$7,400	
Georgia 6's.....	1 000	
	<hr/>	\$43,400
Circulation .....		41,690
		<hr/> <hr/>

## LAKE SHORE BANK, MANITOWOC.

Missouri 6's.....	5,000	
Tennessee 6's.....	4,000	
Virginia 6's.....	4,000	
North Carolina 6's.....	9,000	
Wisconsin 6's.....	5,000	
	<hr/>	27,000
Circulation .....		25,000
		<hr/> <hr/>

## LUMBERMAN'S BANK, VIROQUA.

Missouri 6's.....	6,000	
Illinois 6's.....	56,200	
Tennessee 6's.....	2,000	
Louisiana 6's.....	2,000	
Specie.....	750	
	<hr/>	66,950
Circulation .....		65,320
		<hr/> <hr/>

## MANITOWOC COUNTY BANK, TWO RIVERS.

Georgia 7's.....	20,000	
Wisconsin 6's.....	10,000	
Missouri 6's.....	2,000	
	<hr/>	32,000
Circulation .....		31,597
		<hr/> <hr/>

## MECHANICS' BANK, GREEN LAKE.

Missouri 6's.....	30,000	
	<hr/>	30,000
Circulation .....		25,000
		<hr/> <hr/>

## MERCANTILE BANK, LODI.

Missouri 6's.....	9,000	
Tennessee 6's.....	3,000	
Louisiana 6's.....	11,000	
Michigan 6's.....	1,000	

CONDITION OF THE BANKS.

249

Illinois 6's.....	\$13,360	
North Carolina 6's.....	8,000	
		\$45,360
Circulation .....		<u>42,996</u>

MONROE COUNTY BANK, SPARTA.

Missouri 6's.....	14,000	
North Carolina 6's.....	20,000	
Tennessee 6's.....	10,000	
Wisconsin 6's.....	10,000	
Specie.....	500	
		54,500
Circulation.....		<u>50,000</u>

NORTHERN BANK, HOWARD.

Virginia 6's.....	8,000	
Missouri 6's.....	17,000	
		25,000
Circulation .....		<u>1,381</u>

NORTHWESTERN BANK, STEVENS'S POINT.

North Carolina 6's.....	14,000	
Tennessee 6's.....	12,000	
Louisiana 6's.....	16,000	
Virginia 6's.....	1,500	
		43,500
Circulation .....		<u>40,148</u>

OAKWOOD BANK, NORTH PEPIN.

Missouri 6's.....	2,000	
Virginia 6's.....	2,000	
Illinois 6's.....	7,600	
Ohio 6's.....	25,000	
Tennessee 6's.....	14,000	
North Carolina 6's.....	1,000	
		51,600
Circulation .....		<u>49,770</u>

OCONTO COUNTY BANK, OCONTO.

Missouri 6's.....	8,000
Tennessee 6's.....	20,000



Michigan 6's.....	\$9,000	
Illinois 6's.....	6,000	
North Carolina 6's.....	1,000	
Wisconsin 6's.....	8,000	
Virginia 6's.....	1,000	
	<hr/>	\$53,000
Circulation .....		49,995
		<hr/>

## ONEIDA BANK, BERLIN.

Missouri 6's.....	12,000	
Wisconsin 6's.....	5,000	
Tennessee 6's.....	3,000	
Michigan 6's.....	4,000	
Georgia 6's.....	2,000	
Illinois 6's.....	1,000	
	<hr/>	27,000
Circulation .....		24,735
		<hr/>

## OSBORN BANK, NEW LONDON.

Louisiana 6's.....	7,000	
Tennessee 6's.....	29,000	
Georgia 6's.....	5,500	
North Carolina 6's.....	12,000	
	<hr/>	53,500
Circulation .....		49,725
		<hr/>

## OSHKOSH COMMERCIAL BANK.

Indiana 5's.....	5,000	
Missouri 6's.....	16,000	
North Carolina 6's.....	5,000	
Tennessee 6's.....	10,000	
	<hr/>	36,000
Circulation .....		31,374
		<hr/>

## PORTAGE COUNTY BANK, JORDAN.

Missouri 6's.....	33,000	
North Carolina 6's.....	19,000	
Ohio 6's.....	2,000	
Georgia 6's.....	1,000	
Michigan 6's.....	1,000	
	<hr/>	56,000
Circulation .....		49,650
		<hr/>

## RACINE COUNTY BANK, RACINE.

Missouri 6's.....	\$20,000	
Ohio 6's.....	17,000	
	<hr/>	\$37,000
Circulation .....		35,611
		<hr/> <hr/>

## ROCK RIVER BANK, BELOIT.

Wisconsin 6's.....	4,000	
Kentucky 6's.....	4,000	
Michigan 6's.....	2,000	
Ohio 6's.....	21,000	
Tennessee 6's.....	2,000	
North Carolina 6's.....	5,000	
	<hr/>	38,000
Circulation .....		37,695
		<hr/> <hr/>

## REEDSBURG BANK, REEDSBURG.

Tennessee 6's.. .....	\$4,000	
Missouri 6's.....	2,000	
	<hr/>	36,000
Circulation .....		32,260
		<hr/> <hr/>

## ROCK COUNTY BANK, JANESVILLE.

Missouri 6's.....	10,000	
Tennessee 6's.....	13,000	
Indiana 5's.....	6,000	
	<hr/>	29,000
Circulation .....		25,055
		<hr/> <hr/>

## ROCKWELL &amp; CO.'S BANK, ELKHORN.

Tennessee 6's.....	28,000	
	<hr/>	28,000
Circulation .....		25,000
		<hr/> <hr/>

## SAUK CITY BANK, SAUK CITY.

Illinois 6's.....	40,960	
Ohio 6's.....	7,000	
Michigan 6's.....	2,000	
	<hr/>	49,960
Circulation .....		49,960
		<hr/> <hr/>

## SAUK COUNTY BANK, BARABOO.

Missouri 6's.....	\$29,000	
Michigan 6's.....	17,000	
Specie .....	1,400	
	<hr/>	\$47,400
Circulation.....		42,819
		<hr/> <hr/>

## SECOND WARD BANK, MILWAUKIE.

Specie.....	275	
	<hr/>	275
Circulation.....		275
		<hr/> <hr/>

## SHAWANAW BANK, CHILTON.

Illinois 6's.....	48,040	
Louisiana 6's.....	1,000	
	<hr/>	49,040
Circulation.....		48,885
		<hr/> <hr/>

## STATE BANK, MADISON.

Iowa 7's.....	10,000	
	<hr/>	10,000
Circulation .....		10,000
		<hr/> <hr/>

## STATE BANK OF WISCONSIN, MILWAUKIE.

Missouri 6's.....	30,000	
	<hr/>	30,000
Circulation.....		23,989
		<hr/> <hr/>

## STATE STOCK BANK, EAU CLAIRE.

Louisiana 5's.....	10,000	
Louisiana 6's.....	2,000	
Missouri 6's.....	258,000	
Michigan 6's.....	31,000	
Tennessee 6's.....	20,000	
	<hr/>	321,000
Circulation.....		270,989
		<hr/> <hr/>

## ST. CROIX RIVER BANK, GRAND RAPIDS.

Georgia 6's.....	\$4,500	
Missouri 6's.....	30,000	
Louisiana 6's.....	9,500	
Illinois 6's.....	11,040	
North Carolina 6's.....	9,000	
Tennessee 6's.....	6,000	
	<hr/>	\$70,040
Circulation.....		63,400
		<hr/> <hr/>

## ST. CROIX VALLEY BANK, HUDSON.

North Carolina 6's.....	5,000	
Tennessee 6's.....	18,000	
Virginia 6's.....	1,000	
Missouri 6's.....	51,000	
	<hr/>	75,000
Circulation.....		63,895
		<hr/> <hr/>

## SUMMIT BANK, OCONOMOWOC.

North Carolina 6's.....	8,000	
Michigan 6's.....	4,000	
Tennessee 6's.....	4,000	
Georgia 6's.....	1,000	
Illinois 6's.....	1,000	
Indiana 5's.....	5,000	
Specie.....	522	
	<hr/>	23,522
Circulation.....		22,032
		<hr/> <hr/>

## TRADESMAN'S BANK, CHIPPEWA FALLS.

Virginia 6's.....	9,600	
Tennessee 6's.....	60,000	
North Carolina 6's.....	12,500	
Missouri 6's.....	5,000	
	<hr/>	87,100
Circulation.....		76,935
		<hr/> <hr/>

## WALWORTH COUNTY BANK, DELEVAN.

Tennessee 6's.....	20,000	
Missouri 6's.....	14,000	
Virginia 6's.....	4,000	
	<hr/>	38,000
Circulation.....		33,483
		<hr/> <hr/>

## WAUKESHA COUNTY BANK, WAUKESHA.

Missouri 6's.....	\$40,000	
Virginia 6's.....	7,000	
Tennessee 6's.....	20,000	
Louisiana 6's.....	5,000	
Illinois 6's.....	5,000	
	<hr/>	\$77,000
Circulation.....		67,273
		<hr/> <hr/>

## WAUPACA COUNTY BANK, WAUPACA.

Illinois 6's.....	16,140	
Missouri 6's.....	6,000	
Wisconsin 6's.....	1,000	
Virginia 6's.....	2,000	
Tennessee 6's.....	7,000	
North Carolina 6's.....	20,000	
California 7's.....	500	
	<hr/>	52,640
Circulation.....		50,000
		<hr/> <hr/>

## WAUPUN BANK, WAUPUN.

Missouri 6's.....	15,000	
Georgia 6's.....	2,000	
Illinois 6's.....	1,000	
Indiana 5's.....	10,000	
	<hr/>	28,000
Circulation.....		24,290
		<hr/> <hr/>

## WINNEBAGO COUNTY BANK, NEENAH.

Missouri 6's.....	19,000	
Virginia 6's.....	10,000	
	<hr/>	29,000
Circulation.....		24,461
		<hr/> <hr/>

## WISCONSIN MARINE AND FIRE INS. CO. BANK, MILWAUKIE.

Wisconsin 6's.....	20,000	
Milwaukie and Watertown R. R. b's, 8's.....	24,000	
	<hr/>	44,000
Circulation.....		35,372
		<hr/> <hr/>

## WISCONSIN BANK OF MADISON.

Missouri 6's.....	\$8,000	
Illinois 6's.....	19,320	
Ohio 6's.....	3,000	
Specie.....	225	
	<hr/>	\$30,545
Circulation .....		29,205
		<hr/> <hr/>

## WISCONSIN PINERY BANK, STEVENS'S POINT.

Illinois 6's.....	22,000	
Missouri 6's.....	10,000	
Virginia 6's.....	19,000	
Tennessee 6's.....	2,000	
	<hr/>	53,000
Circulation .....		49,995
		<hr/> <hr/>

## WISCONSIN VALLEY BANK, WEYAUWEGA.

Missouri 6's.....	65,000	
Tennessee 6's.....	25,000	
Wisconsin 6's .....	10,000	
Specie.....	1,000	
	<hr/>	101,000
Circulation.....		86,800
		<hr/> <hr/>

## WOOD COUNTY BANK, GRAND RAPIDS.

Missouri 6's.....	19,000	
Illinois 6's.....	4,000	
Louisiana 6's.....	3,000	
North Carolina 6's.....	15,500	
Tennessee 6's.....	2,000	
Wisconsin 6's.....	5,000	
Georgia 6's.....	1,000	
Specie .....	210	
	<hr/>	49,710
Circulation .....		45,525
		<hr/> <hr/>

## RECAPITULATION.

Whole number of banks in operation.....	107
With a circulation of.....	\$4,360,240
Secured by—	
Wisconsin 6 per cent. bonds.....	100,000
Racine and Mississippi railroad 8 per cent. bonds.....	27,000

Milwaukie and Watertown railroad 8 per cent. bonds ...	\$50,000
Minnesota 8 per cent. bonds.....	20,000
California 7 per cent. bonds.....	74,500
Georgia 6 per cent. bonds.....	31,000
Georgia 7 per cent. bonds.....	20,000
Illinois 6 per cent. bonds.....	542,020
Iowa 7 per cent. bonds.....	10,000
Indiana 6 per cent. bonds.....	60,000
North Carolina 6 per cent. bonds.....	409,500
Ohio 6 per cent. bonds.....	225,000
Tennessee 6 per cent. bonds.....	738,000
Virginia 5 per cent. bonds.....	50,340
Virginia 6 per cent. bonds.....	183,000
Kentucky 6 per cent. bonds .....	11,000
Louisiana 5 per cent. bonds .....	9,000
Louisiana 6 per cent. bonds.....	141,500
Missouri 6 per cent. bonds.....	1,974,000
Michigan 6 per cent. bonds .....	185,500
	<hr/>
	4,861,360
Specie.....	14,312
	<hr/>
	4,875,672
	<hr/>

## BANKS WINDING UP.

Statement in detail of the specie held in trust for the redemption of circulating notes of banks winding up, and their outstanding circulation on January 31, 1860.

	Specie.	Circulation.
Badger State Bank.....	\$1,211	\$1,211
Bank of the City of La Crosse.....	804	804
Farmers' Bank.....	974	974
Germania Bank.....	26	26
Globe Bank.....	238	238
Janesville City Bank.....	1,476	1,476
Kankakee Bank.....	953	953
Kokomo Bank.....	10,755	10,755
Marathon County Bank.....	2,495	2,495
Marine Bank .....	9,935	9,935
Merchants' Bank.....	4,758	4,758
Merchants and Mechanics' Bank.....	19,630	19,630
Oshkosh City Bank.....	109	109
People's Bank.....	964	961
Producers' Bank.....	320	320
Union Bank.....	1,672	1,672
City Bank of Racine .....	6,512	6,512
Northern Wisconsin Bank.....	4,450	4,450



	Specie.	Circulation.
Bank of La Pointe .....	\$35,220	\$35,220
State Security Bank.....	5,615	5,615
	<hr/>	<hr/>
	108,117	108,114
Total circulation.....		4,468,354
		<hr/> <hr/>

*Securities.*

Specie.....	\$122,429
Public stocks .....	4,861,360
	<hr/>
	4,983,789
	<hr/> <hr/>

The foregoing statement is made and published in pursuance of the "Act to authorize the business of banking," and is a correct abstract from the books of this office.

G. VAN STEENWYK,  
*Bank Comptroller.*

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B B

EXECUTIVE CHAMBER, IOWA,  
*Des Moines, December 28, 1859.*

SIR: I have the honor of acknowledging the receipt of your note this morning, and hasten to enclose you the within published slip, which I presume will afford you in the main all the information you may need. It contains a statement of all the banks we have—it being a State bank with twelve branches; it was organized on the 28th of October, 1858, but did not go into operation before the 1st of January, 1859. We have no free or independent banks.

Very respectfully,

RALPH P. LOWE.

HON. HOWEL COBB,  
*Secretary of the Treasury.*

## B B 2.

Consolidated statement of the State Bank of Iowa, Monday, December 5, 1859.

Names of branches.	ASSETS.						LIABILITIES.				
	Safety fund.	Specie.	Notes of other specie paying banks.	Due from specie paying banks and bankers.	Loans and discounts.	Other items.	Capital.	Circulation.	Due other banks and bankers.	Depositors.	Other items.
Muscatine Branch.....	\$8,763 75	\$17,440 91	\$10,546 00	\$31,212 15	\$51,633 44	\$3,830 48	\$34,000 00	\$52,436 00	\$5,574 23	\$29,522 74	\$1,893 76
Dubuque Branch.....	4,650 00	15,403 63	14,081 00	14,586 56	55,633 54	7,279 89	30,000 00	28,001 00	644 96	49,718 35	3,270 31
Keokuk Branch.....	14,280 00	33,599 39	35,680 00	61,153 77	7,036 85	2,423 67	58,500 00	111,900 00	617 42	53,390 09	3,066 17
Mount Pleasant Branch.....	5,903 26	17,208 47	9,882 00	10,640 64	46,495 65	2,578 36	29,250 00	36,963 00	.....	25,876 15	619 23
Merchants' Branch, Davenport.....	6,000 00	18,848 25	29,027 00	26,691 92	48,512 14	1,344 54	35,400 00	16,312 00	237 31	77,331 36	1,143 18
Branch at Iowa City.....	6,826 25	17,052 80	14,605 00	7,457 16	47,814 52	6,000 52	26,300 00	36,500 00	574 94	35,670 78	710 55
Branch at Des Moines.....	7,014 15	15,895 62	7,355 00	2,896 25	57,982 09	132 42	27,000 00	47,558 00	1,012 15	14,547 95	1,159 43
Oskaloosa Branch.....	9,867 50	17,099 30	10,734 00	6,719 06	78,424 95	2,212 35	50,000 00	46,804 00	429 29	26,220 99	1,602 88
Lyon's City Branch.....	3,686 40	8,282 05	11,362 00	8,102 21	25,756 00	5,574 99	25,000 00	8,099 00	324 07	26,408 36	2,932 22
Washington Branch.....	7,650 50	20,240 10	9,738 00	31,678 58	49,910 18	4,227 73	33,000 00	57,575 00	78 70	32,270 19	521 20
Branch at Burlington.....	18,437 50	54,602 94	54,207 00	24,695 13	159,081 03	4,372 34	75,000 00	87,700 00	7,133 17	138,215 19	7,347 58
Fort Madison Branch.....	8,770 60	19,871 58	6,444 00	22,984 27	22,647 69	9,331 08	37,000 00	33,988 00	63 28	18,208 05	789 89
Total.....	101,849 91	255,545 04	213,661 00	248,817 70	724,228 08	49,308 37	460,450 00	563,836 00	16,689 52	527,378 18	25,056 40

E. BAKER, Secretary.

CHESTER WEED, President.

## C C.

*Kansas Valley Bank, Atchison.*

## LIABILITIES.

Capital stock, (paid up).....	\$52,000 00
Deposits.....	2,695 73
Our bills in circulation.....	8,895 00
	<hr/>
	63,590 73
	<hr/> <hr/>

## RESOURCES.

Bills discounted.....	\$48,256 42
Due from banks.....	4,068 62
Protest account.....	32 25
Profit and loss account.....	669 87
Real estate.....	2,295 00
Specie.....	8,268 57
	<hr/>
	63,590 73
	<hr/> <hr/>

The above shows a true statement of the affairs of the Kansas Valley Bank at Atchison, Kansas, on the morning of January 1, 1860.

G. H. FAIRCHILD, *Cashier.*

## D D.

SECRETARY'S OFFICE, NEBRASKA TERRITORY,  
*Omaha, March 10, 1860.*

SIR: Yours inquiring relative to banks in Nebraska, and bearing date February 29, came to hand this day.

All the banks, except the "Platte Valley Bank," at Nebraska City, have either suspended or broken.

The system of chartering banks in this Territory has proved most disastrous to our people and to the good reputation of Nebraska among the financial men of the eastern States.

The names of the suspended and broken banks are as follows:

Nemaha Valley Bank, at Brownville; Bank of Nebraska, at Omaha; Western Exchange, Fire and Marine Insurance Company, at Omaha; Bank of De Soto, at De Soto; Bank of Fontenelle, at Bellevue.

Under an act of Congress passed July 1, A. D. 1836, entitled "An act to disapprove and amend certain acts of the territorial legislature of Florida, and for other purposes," the power to create banks is di-

rectly withheld from all Territories. The act referred to is found in vol. 5, p. 61, United States Statutes at Large, but some contend that it was repealed by the 14th section of the Kansas-Nebraska bill.

The experience in this Territory in chartering banks, and the results therefrom, show the wisdom of the act of July 1, 1836.

I am, sir, your very obedient servant,

J. STERLING MORTON,

*Secretary and Acting Governor of Nebraska.*

Hon. HOWELL COBB,

*Secretary of Treasury Department.*

## E E.

### *Prices of notes of sundry broken and discredited banks.*

[From the Metropolitan Bank Note Reporter, New York, February 11, 1860.]

The notes of the banks named below are purchased by Messrs. Gwynne & Day, No. 12 Wall street, at the rates of discount annexed.

		Discount.
Maine.....	Atlantic Bank.....	10 per cent.
Massachusetts...	Bass River Bank.....	30 do.
Rhode Island....	Bank of South County.....	40 do.
	Hopkinton Bank.....	15 do.
	Mount Vernon.....	50 do.
	Rhode Island Central Bank.....	90 do.
Connecticut.....	Bank of North America.....	5 do.
New York.....	Bank of Orleans.....	25 do.
	Hamilton Exchange Bank.....	20 do.
	Merchants and Mech.'s Bank, Oswego	50 do.
	Pratt Bank.....	10 do.
	Reciprocity Bank.....	10 do.
	Sackett's Harbor Bank.....	10 do.
	Yates County Bank.....	70 do.
New Jersey.....	Artisans' Bank.....	25 do.
	Bank of the Trade.....	5 do.
	Bergen County Bank.....	5 do.
	Manufacturers' Bank of Elizabethport..	5 do.
	Merchants' Bank, Paterson.....	5 do.
	Ocean County Bank.....	5 do.
	Stock Security Bank.....	5 do.
Pennsylvania...	Bank of Pennsylvania.....	70 do.
	Central Bank, Hollidaysburg.....	75 do.
	Lancaster Bank.....	90 do.
	McKean County Bank.....	85 do.
	Monongahela Valley Bank.....	10 do.
	Northwestern Bank.....	30 do.
Maryland.....	Clinton Bank.....	75 do.

		Discount.
Virginia .....	Bank of Charlestown.....	5 per cent.
	Bank of Kanawha.....	5 do.
	Bank of Manassa.....	15 do.
	Bank of Weston.....	20 do.
Georgia .....	Cherokee Insurance Company.....	50 do.
	Commercial Bank of Brunswick.....	10 do.
	Northwestern Bank.....	10 do.
Illinois .....	People's Bank of Carmi.....	25 do.
	Stock Security Bank, Dansville.....	25 do.
Minnesota .....	Bank of State.....	75 do.
	Bank of Rochester.....	90 do.
	Bank of Owatanna.....	90 do.
	Central Bank.....	25 do.
	Chisago County Bank.....	90 do.
	Exchange Bank, Glencoe.....	90 do.
	Farmers' Bank, Garden City.....	25 do.
	Fillmore County Bank.....	90 do.
	La Crosse and La Crescent Bank.....	25 do.
	Nicollet County Bank.....	90 do.
	People's Bank.....	25 do.
	State Bank, Austin.....	25 do.
Nebraska .....	Bank of Dakota.....	75 do.
	Bank of Nebraska.....	75 do.
	Platte Valley Bank.....	25 do.
Kentucky.....	Kentucky Trust Company.....	60 do.
Tennessee .....	Bank of America.....	5 do.
	Bank of Claiborne.....	85 do.
	Bank of Jefferson.....	10 do.
	Bank of Tazewell.....	10 do.
	Bank of Trenton.....	10 do.
	Citizens' Bank.....	75 do.
	Dandridge Bank.....	5 do.
	Lawrenceburg Bank.....	5 do.
	Southern Bank.....	10 do.

## F F.

## LIST OF BROKEN AND CLOSED BANKS.

[From the Metropolitan Bank Note Reporter, New York, February 11, 1860.]

\* Broken.

† Closed.

§ Worthless.

## MAINE.

Agricultural Bank, Brewer.....	*	Bank of Portland, Portland....	†
Androscoggin Bank.....	†	Bank of Westbrook, Westbrook.	†
Bangor Bank.....	†	Bath Bank.....	†
Bangor Commercial Bank.....	†	Brunswick Bank.....	†
Bank of Old Town, Orono.....	§	Castine Bank.....	*

Canton Bank.....	†	Machias Bank.....	†
China Bank.....	†	Meguemege Bank.....	†
Central Bank, Hallowell.....	†	Megunticock Bank.....	†
Citizens' Bank, Augusta.....	†	Mousam River Bank.....	†
City Bank, Portland.....	†	Newport Bank.....	†
China Bank, China.....	†	Negumkeag Bank.....	†
City Bank, Bangor.....	†	Oxford Bank, Fryeburg.....	§
Commercial Bank, Bath.....	†	Penobscot Bank, Bangor.....	†
Damariscotta Bank, Nolesboro'.	†	People's Bank, Bangor.....	†
Ellsworth Bank.....	*	Passamaquoddy Bank.....	*
Exchange Bank, Portland.....	†	Saco Bank.....	†
Exchange Bank, Bangor.....	†	Sanford Bank.....	*
Frankfort Bank.....	*	Stillwater Canal Bank.....	†
Franklin Bank.....	†	Ship-builders' Bank.....	*
Globe Bank, Bangor.....	§	St. Croix Bank, Calais.....	†
Grocers' Bank, Bangor.....	†	Umteguagus Bank, Bangor....	†
Georgia Lumber Co., Portland.	*	Union Bank, (old,) Brunswick..	†
Hancock Bank, Ellsworth.....	†	Vassalborough Bank.....	†
Hallowell and Augusta Bank...	†	Waldo Bank, Belfast.....	†
Kennebec Bank.....	†	Washington Co. Bank, Calais..	†
Kennebunk Bank.....	†	Waterville Bank, (old).....	†
Lafayette Bank, Bangor.....	†	Winthrop Bank.....	*
Maine Bank.....	†	Wiscasset Bank.....	*

## NEW HAMPSHIRE.

Cheshire Bank, (old).....	†	Lancaster Bank.....	†
Concord Bank, Concord.....	†	Lebanon Bank.....	§
Claremont Bank, (old).....	†	Manufact. Bank, New Ipswich..	†
Commercial Bank, Portsmouth..	†	New Hampshire Bank, Ports-	
Derry Bank, Derry, (old).....	†	mouth.....	†
Dover Bank, (old).....	†	New Hampshire Union Bank....	†
Exeter Bank, (old).....	†	Pemigewasset Bank, Plymouth.	†
Exeter Bank.....	*	Piscataqua Bank.....	§
Farmers' Bank, Amherst.....	†	Portsmouth Bank, Portsmouth.	†
Grafton Bank, Haverhill.....	†	Rochester Bank.....	†
Granite Bank, Exeter.....	†	Winnipiseogee Bank, Meredith.	†
Millsboro' Bank.....	*	Wolfborough Bank.....	†

## VERMONT.

Agricultural Bank.....	§	Danby Bank.....	*
B'k of Bennington, Bennington.	†	Essex Bank, Guildhall.....	†
Bank of Manchester.....	†	Green Mountain Bank.....	§
Bank of Orange County.....	†	Jefferson Banking Company....	§
Bank of Windsor.....	*	Phenix Bank.....	†
Bank of Woodstock.....	†	South Royalton Bank.....	†
Commercial Bank, Poultney....	*	Vermont State Bank.....	†

## MASSACHUSETTS.

American Bank, Boston .....	†	Grafton Bank, Haverhill .....	†
Amherst Bank .....	†	Greylock Bank .....	†
Bank of Dover, Dover .....	*	Haymarket Square B'k, Boston ..	*
Bank of Norfolk, Roxbury .....	*	Hampshire Bank, Northampton ..	†
Belvidere Bank .....	*	Hancock Bank, Boston .....	†
Berkshire Bank, Pittsfield .....	†	Ipswich Bank, Ipswich .....	†
Charlestown Bank .....	†	Kilby Bank, Boston .....	†
Chelsea Bank .....	†	Lafayette Bank, Boston .....	†
Citizens' Bank, Nantucket .....	†	Lowell Machinists' Bank .....	\$
City Bank, Lowell .....	\$	Lowell Merchants' Bank .....	\$
Cochituate Bank, Boston .....	*	Manufacturers' B'k, Georgetown ..	†
Cohannet Bank, Taunton, .....	†	Manufacturers & Mechanics' Bank, Nantucket .....	†
Cohasset Bank, Cohasset .....	†	Mendon Bank .....	†
Commercial Bank, Boston .....	*	Middlesex Bank, Cambridge .....	†
Commonwealth Bank, Boston .....	†	Middling Interest B'k, Boston ..	†
Dorchester and Milton Bank .....	†	Nahant Bank, Lynn .....	†
Duxbury Bank, Duxbury .....	†	Newburyport Bank .....	†
East Bridgewater Bank .....	†	Norfolk Bank, Roxbury .....	†
Essex Bank, N. Andover .....	†	Oriental Bank, Boston .....	†
Essex Bank, Salem .....	†	Pawtucket Bank, Pawtucket .....	†
Farmers' Bank, Sandstone .....	*	Phenix Bank, Charlestown .....	†
Farmers' Bank, Boston .....	*	Phenix Bank, Nantucket .....	†
Farmers' Bank, Salem .....	\$	Roxbury Bank .....	†
Farmers & Mechanics' Bank, Adams .....	†	Sandwich Bank .....	\$
Farmers & Mechanics' Bank, Belchertown .....	†	South Bank of Boston .....	†
Franklin Bank, Boston .....	†	Sutton Bank, Wilkinsonville ..	†
Fulton Bank, Boston .....	†	Winthrop Bank, Roxbury .....	†
		Wiscasset Bank, Wiscasset .....	*

## RHODE ISLAND.

Bristol Union Bank, Bristol .....	†	Mount Hope Bank, Bristol .....	†
Burrillville Bank .....	\$	Pascoag Bank, Pascoag Village ..	†
Eagle Bank, Newport .....	\$	Providence Co. Bank .....	*
Farmers' Bank, Wickford .....	*	R. I. Agricultural B'k, Johnston ..	†
Farm. Exch. Bank, Gloucester ..	\$	Scituate Bank .....	†
Farm. & Mech. B'k, Pawtucket ..	\$	Tiverton Bank, Fall River .....	*
Franklin Bank, Providence .....	\$	Tower Mining Company .....	\$
Hamilton Bank, North Scituate, ..	†	Tiverton Bank, Tiverton .....	*

## CONNECTICUT.

Bank of Seymour .....	†	Commercial Bank of Tolland .....	\$
Bridgeport Manufacturing Co. ..	\$	Conn. Mining and Manuf. Co. ..	\$
Bridgeport Exchange Assoc'n ..	\$	Derby Bank .....	\$
Colchester Bank .....	†	Eagle Bank, New Haven .....	\$



Eastern Bank, West Killingly	*	Mattatuck Bank, Waterbury....	†
Housatonic R. R. Co., Bridgep't	†	Merchants' Exchange Bank.....	†
Litchfield Bank, Litchfield.....	*	Granite Bank, Voluntown.....	§

## NEW YORK.

Adams Bank, Ashford .....	†	Commercial Bank, Lockport....	†
Amenia Bank, Leedsville.....	†	Commercial B'k, Allegany Co..	†
American Bank, Mayville.....	†	Commercial Bank, Friendship..	†
Allegany Co. Bank, Angelica...	†	Commercial Bank of Oswego...	†
Atlas Bank of N. York, Clymer	*	Cortland County Bank.....	†
Aqueduct Association .....	*	Drovers' Bank of Ogdensburg..	†
Bank of America, Buffalo .....	†	Dunkirk Bank.....	†
Bank of Bainbridge.....	†	Dutchess Co. B'k, Poughkeepsie	†
Bank of Brockport .....	†	Dutchess Co. Bank, Amenia....	†
Bank of Carthage.....	†	Erie Co. Bank, Buffalo.....	†
Bank of Columbia, Hudson.....	§	Excelsior Bank.....	†
Bank of Commerce, Buffalo.....	†	Exchange Bank, Buffalo.....	*
Bank of Commerce, Albany.....	§	Exchange Bank of Genesee....	*
Bank of Dutchess County.....	†	Exchange Bank of Orleans.....	*
Bank of Genesee, Batavia, (old)	†	Exchange Bank of Penn Yan...	*
Bank of Geneva, (old).....	†	Exchange Bank of Rochester...	†
Bank of Hornellsville .....	†	Exchange Bank of Romulus....	*
Bank of Hudson .....	*	Exchange B'k of Poughkeepsie,	§
Bank of Lake Erie, Frankfort..	†	Farmers' Bank, Arietta, H. C..	†
Bank of Lake Erie .....	†	Farmers' Bank, Onondaga .....	*
Bank of Lodi.....	†	Farmers' B'k of Cattaraugus Co	§
Bank of Lyons, Lyons.....	†	Farmers' Bank, Geneva.....	†
Bank of New Rochelle, Bolivar	*	Farmers' Bank of Genesee .....	*
Bank of Niagara, Buffalo .....	§	Farmers' Bank of Malone.....	†
Bank of Olean.....	*	Farmers' Bank, Orleans.....	†
Bank of the People.....	†	Farmers' Bank of Ovid.....	*
Bank of Plattsburg .....	†	Farmers' Bank, Romulus.....	†
Bank of Rochester.....	†	Farmers' Bank, Penn Yan .....	*
Bank of Tonawanda .....	†	Farmers' Bank, Warwick .....	†
B'k of Troy & Br. in Waterford	*	Farmers' Bank of Onondaga...	*
Bank of the Empire State.....	†	Farmers & Drov. B'k, Buffalo..	*
Bank of the People.....	†	Far. & Mech. B'k, Ogdensburg	†
Bank of the Union.....	†	Franklin Bank, French Creek..	†
Bank of Warsaw.....	*	Franklin Bank, Marion.....	†
Bank of Waterford.....	*	Franklin County Bank, Malone	†
B'k of Western N.Y., Rochester	†	Freeman's Bank, Hebron.....	†
Binghamton Bank .....	†	Genesee Central Bank, Attica...	*
Camden Bank.....	†	Greene County Bank, Catskill..	§
Canal Bank, Albany.....	*	Hamilton Bank, Hamilton.....	†
Canal Bank of Lockport.....	†	Hartford Bank.....	†
Cattaraugus Co. B'k, Randolph	†	Henry Keep's Bank.....	†
City Bank of Buffalo.....	*	Howard Trust and Banking Co.,	
Champlain Bank.....	†	Troy.....	†
Clinton Co. Bank, Plattsburg...	†	Ithaca Bank.....	†
Commercial Bank, Buffalo.....	†	James Bank, Jamesville.....	†

Jefferson County Bank.....	†	Oswego Bank, Oswego.....	†
Kirkland Bank, Clinton.....	†	Oswego Co. Bank, Meridian....	†
Knickerbocker Bank, Genoa....	†	Oswego Lake Bank, Perry.....	†
Leland Bank, New Lebanon....	†	Patchin Bank.....	†
Le Roy Bank, Le Roy.....	*	Phenix Bank, Bainbridge.....	†
Lewis County Bank.....	†	Phenix Bank, Clyde.....	*
Lockport Bank, Lockport.....	†	Putnam County Bank, Farm-	
Lockport Bank and Trust Co...	†	ers' Mills.....	†
Lumbermen's Bank.....	†	Potsdam Manufact'g Company	†
Manufacturers' Bank, Ulster...	†	Phenix Bank, Buffalo.....	†
Mechanics Bank, Buffalo.....	†	Prattsville Bank.....	†
Mechanics' Bank, Watertown...	†	Putnam Valley Bank.....	†
Mercantile Bank, Schenectady..	*	Queen City Bank.....	†
Merchants' Bank, Naples.....	†	Silver Lake B'k of Genesee....	†
Merchants' Exch. Bank, Troy..	\$	Sackett's Harbor Bank.....	†
Merch. and Far. Bank, Carmel	†	Security Bank.....	†
Mech. and Traders' B'k, Albany	†	State Bank of N. Y., Buffalo...	†
Merchants' Bank, Mina.....	†	Staten Island Bank, Port Rich-	
Merchants' Bank, Granville....	†	mond.....	†
Merchants' Ex. Bank, Buffalo.	†	St. Lawrence Bank.....	†
Mer. and Traders' B'k, Albany	*	Sullivan Co. B'k, Monticello...	†
McIntyre Bank, Adirondack....	†	Troy Exchange Bank.....	†
Middle District Bank, Pough-		Union Bank, Buffalo.....	†
keepsie.....	\$	United States Exchange Com-	
Millers' Bank, Clyde.....	†	pany, New York.....	†
Monticello Bank.....	\$	United States Bank, Buffalo....	†
New York Bank of Saratoga		Valley Bank, Booneville.....	†
County.....	†	Village Bank.....	†
New York Stock B'k, Durham.	†	Waterville Bank, West Troy..	*
New York Bank, Hadley.....	†	Warren County Bank.....	†
New York Traders' Bank.....	†	Washington Manufact'g Co....	*
New York Security Bank.....	†	Washington and Warren Bank	*
Northern Exch. Bank, Brasher		Walter Joy's Bank, Buffalo....	*
Falls.....	†	Watervliet Bank, West Troy...	†
Northern Bank of New York,		Wayne Co. Bank, Palmyra.....	†
Madrid.....	†	Western B'k, So. Huntingdon.	†
Northern Canal Bank.....	†	White Plains Bank, Naples....	†
Ontario Bank, Canandaigua....	†	Williamsburg Bank.....	†
Ontario Branch Bank.....	†	Willoughby Bank.....	†

## PENNSYLVANIA.

Agricultural Bank, Great Bend	\$	Bank of Susquehanna Co.....	*
Alleghany Beaver Bank.....	*	Bank of Swatara, Harrisburg....	\$
Alleghany Swatara, Harrisburg	*	Bank of Washington.....	†
Alleghany Susquehanna, Mont.	*	Bank of the U. States, Phila....	*
Alleghany Lewiston.....	*	Beallsville Savings Institute....	*
Alleghany Berks Co., Reading.	*	Berks County Bank, Reading...	\$
Alleghany B'k of Pa., Bedford.	\$	Carlisle Bank.....	†
Bank of Beaver.....	†	Central Bank, Bellefontaine....	†
Bank of Lewiston.....	*	Central Canal and Banking Co..	*

Centre Bank of Pa., Bedford....	\$	Northampton Bank.....	\$
City Bank, Pittsburg.....	\$	Northern Bank of Pa., Dundaff.	\$
Columbia Bank, Milton.....	\$	Northumberland Union.....	\$
Exchange Bank, Hollidaysburg†		Northwestern Bank of Phila....	\$
Exch. B'k & Sav. Inst., Phila...\$		Penn. Agricul. & Manufac. B'k.	\$
Farm. & Mech. B'k, N. Salem...†		Pennsylvania Savings Bank.....	\$
Farm. & Mech. B'k, Greencastle\$		Philadelphia Loan Company....	\$
Farm. & Mech. B'k, Pittsburg..\$		Philadelphia Manufacturing Co..	\$
Farm. & Mech. Sav. Inst., Phila..\$		Philadelphia Savings Institu....	\$
Franklin Savings B'k, Phila....\$		Pottsdam Manufacturing Co.....	\$
Girard Loan Co., Philadelphia..\$		Richards's (Marks) checks, Phil.	\$
Harmony Institute.....	\$	Schuylkill Bank, Philadelphia..	\$
Huntingdon Bank.....	\$	Schuylkill Savings Institution..	\$
Juniata Bank of Pennsylvania..\$		Silver Lake Bank, Montrose....	\$
Kensington Savings Inst.....*		Southern Loan Co., Philadel....	\$
Lancaster Loan Company.....\$		Southwark Savings Bank.....	\$
Lehigh County B'k, Allentown..\$		Taylorsville Delaware Bridge Co	\$
Lumberman's Bank, Warren...\$		Towanda Bank, Towanda.....	\$
Manual Labor Bank, Philadel..\$		Union B'k of Pa., Uniontown...\$	
Marietta & Susqueh'na Trad. Co.\$		Westmoreland B'k, Greensburg\$	
Merchants' Bank, Philadelphia..\$		Wilkesbarre Bridge Co.....	\$
Moyamensing Bank.....	†	Youghogany B'k, Perryopolis..	\$
New Salem Bank, Fayette Co...\$			

## DELAWARE.

Bank of Milford.....	*	Laurel Hill Bank..	\$
Laurel Bank .....	†		

## MARYLAND.

Bank of Maryland, Baltimore...\$		Hamilton Bank, Baltimore.....*	
Bank of Salisbury.....	\$	Havre de Grace Bank.....	*
Bank of Washington Co.....	*	High Bridge Bank.....	\$
Carolina Bank, Denton.....	\$	Mineral Bank of Maryland.....*	
City Bank of Baltimore.....	\$	Patapsco Bank, Ellicott's Mills.†	
Commercial Bank of Baltimore.	\$	Planters' B'k of Pr. George's Co	\$
Commercial B'k of Millington..\$		Real Estate Bank, Baltimore....	*
Conocheague B'k, Williamsport\$		Somerset and Worcester Bank	
Cumberland City Bank.....	*	and branches .....	*
Eastern Bank, Baltimore.....	*	Susquehanna Bank.....	*
Elkton Bank of Maryland.....\$		Susquehanna Bridge Co.....	*
Exchange Bank, Baltimore.....	*	Valley Bank.....	*
Far. & Millers' B'k, Hagerstown*			

## GEORGIA.

Bank of Brunswick .....	†	Bank of St. Mary's, Columbus..	\$
Bank of Darien .....	*	Central Bank of Georgia.....	\$
Bank of Hawkinsville.....	*	Commercial Bank of Macon.....	\$
Bank of Milledgeville .....	*	Exchange Bank, Brunswick....	\$

Farmers' B'k of Chattahoochee. *	Phenix Bank, Columbus .....	*
Ocmulgee Bank, Macon .....	Plant. and Mech. B'k, Columbus ..	*

## ALABAMA.

Bank of the State and branches. †	Plant. and Mech. B'k, Mobile... †
City Bank, Mobile..... *	State Bank of Alabama..... *
Commercial Bank, Enterprise... *	Tombigbee B'k, St. Stephen's... *
Planters' B'k of Ala., Florence. *	Wetumpka Trading Company.. *
Plant. and Mech. B'k, Huntsv'le †	

## KENTUCKY.

Commercial Bank.....	*	Newport Safety Fund Bank....	†
Commonwealth Bank .....	§	Office Bank, Louisville.....	*
Hotel Bank.....	§	Trust Company .....	*

## LOUISIANA.

Carrollton Bank, N. Orleans.... †	St. Chas. Hotel and Ex. Bk'g Co. †
Exch. and Com'l B'k, N. O.... *	Planters' Bank, N. Orleans..... *
Merchants' B'k, N. O., (old).... *	

## MICHIGAN.

Adrian Insurance Company.....*	Calhoun County Bank, Marshal.\$
Bank of Auburn.....*	Detroit City Bank .....*
Bank of Adrian.....*	Erie & Kalamazoo R. R. Bank.\$
Bank of Cold Water.....*	Farm. & Mech. Bank, Pontiac.*
Bank of Michigan, Detroit.....*	Farm. B'k of Gen. Co., Flint R.\$
Bank of St Clair, St. Joseph.....*	Government Stock Bank.....*
Bank of Macomb County.....*	Lenawee Co. Bank, Palmyra.....*
Bank of Manchester.....\$	Merchants' Bank, Jackson.....*
Bank of Monroe.....\$	Oakland Bank.....*
Bank of Genesee, Flint Rapids..*	River Raisin Bank.....*
Bank of Rome.....*	Salina Bank.....*
Bank of Washtenaw.....*	White Pigeon Bank.....*
Berrien County Bank.....\$	Ypsilanti Bank.....*

## OHIO.

Akron Bank.....*	Bank of Mansfield.....\$
Bank of Chilicothe, Chilicothe...†	Bank of Marietta, Marietta.....\$
Bank of Cincinnati.....†	Bank of Mount Pleasant.....†
Bank of Circleville, (old.).....*	Bank of Norwalk, Norwalk....†
Bank of Cleveland, Cleveland...†	Bank of Sandusky, Sandusky...\$
Bank of Columbiana, New Lisbon†	Bank of Sandusky Bay.....†
Bank of Gallipolis.....*	Bank of Steubenville.....*
Bank of Granville.....†	Bank of West Union .....\$
Bank of Hamilton.....†	Bank of Wooster, Wooster.....†

Bank of Zanesville.....*	Kirtland Safety Society Bank....\$
Bank of Xenia, Xenia.....\$	Lancaster Ohio Bank, Lancaster.\$
Belmont Bank of St. Clairsville.*	Lebanon & Miami Banking Co...\$
Butler County Bank.....\$	Manhattan Bank .....\$
Canal Bank, Middletown.....†	Mech. & Trad. B'k, Cincinnati.†
Clinton Bank of Columbus.....†	Monroe Falls Manufacturing Co.\$
Columbia Bank, New Lisbon....*	Muskingum Bank, Putnam.....†
Commercial Bank of Lake Erie.†	Newark Plank R. Co., Newark.†
Eagle Bank, Cleveland.....†	Ohio Railroad Company.....\$
Ex. B'k & Sav. Ins., Cincinnati.\$	Ohio Life & Trust Company.....†
Far. & Mech. B'k, Steubenville.†	Orphans' Institute Bank, Fulton†
Farmers' Bank of Canton.....\$	Owl Creek Bank, Mt. Vernon....\$
Farmers' Bank of New Salem....\$	People's Bank, Cincinnati.....\$
Farm. & Mech. B'k, Chillicothe.\$	Phenix Bank, Cincinnati.....\$
Farm. & Mech. B'k, Cincinnati.\$	Platt & Co's Bank, Cincinnati.\$
Far. Mec. & Man. B'k, Chillicothe\$	Portage Canal & Manufact. Co.\$
Franklin Bank, Cincinnati.....†	Stark Co. Orp. Inst. Canal, Fult.\$
Franklin Bank of Columbus.....†	Savings Bank, (old).....*
German Bank of Wooster.....*	Seneca County Bank, Tiffin.....*
Granville Alex. Soc., Granville.†	Urbana Banking Co., Urbana....\$
Hamilton County Bank.....\$	Washington Bank, Miamisburg.\$
Hamilton & Rossville Man. Co.\$	Western Reserve Far. B'king Co.\$
Jefferson Bank, New Salem.....\$	Zanesville Canal & Manufact. Co.\$

## TENNESSEE.

Agricultural B'k, Brownsville...†	Farm. & Mech. Bank, Memphis.*
Agricultural Bank, Columbia....*	Farm. & Merch. B'k, Nashville.\$
Bank of East Tennessee.....*	Franklin & Fayetteville Bank..*
B'k of State of Tenn., Nashville.†	Mechanics' Bank, Memphis.....*
B'k of State of Tenn., Knoxville.†	Memphis Savings Institution....\$
Central Bank of Tennessee.....*	Miners & Manufacturers' Bank,
City Exch. Bank, Memphis.....*	Knoxville.....*

## TEXAS.

Commercial and Agricultural Bank, Galveston.....*
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## WISCONSIN.

Bank of Commerce, Milwaukee.†	Hemenway's Bank, Milwaukee..*
Bank of the West, Madison.....\$	Milwaukee Bank .....*
Bank of Wisconsin, Green Bay..*	Richmond's Exchange Bank.....*
Bank of Mineral Point.....*	Wisconsin Bank, Mineral Point.†
Exchange Bank, Milwaukee.....†	

[From Van Court's Counterfeit Detector.]

*Broken and closed banks, and frauds.*

## PENNSYLVANIA.

## PHILADELPHIA CITY.

Bank of Philadelphia	Pennsylvania Savings Bank
Exch. Bank and Sav. Institution	Philadelphia Savings Institution
Franklin Savings Bank	Philadelphia Loan Company
Girard's Bank, (Stephen)	Penn Township Sav. Institution
Kensington Savings Institution	Southwark Savings Bank
Mechanics and Savings Bank	Schuylkill Bank, Philadelphia
Merchants' Bank of Philadelphia	Schuylkill Savings Institution.
Manual Labor Bank, (T. W. D.'s)	

## COUNTRY.

Agricultural Bank, Great Bend	Lehigh Co. Bank, Allentown
Alleghany Bank of Pa., Bedford	Lumbermen's Bank, Warren
Bank of Beaver	Marietta and Susq. Trading Co.
Bank of Lewistown	Mechanics' Bank, Pittsburg
Bank of Swatara, Harrisburg	Mifflin county certificates
Bank of Susque. Co., Montrose	New Hope and Del. Bridge Co.
Bank of Washington	Northampton Bank, Allentown
Berks Co. Bank, Reading	Northumberland Union Col. Bank
City Bank, Pittsburg	Northern Bank of Pa., Dundaff
Carlisle Bank	New Salem Bank, Fayette county
Centre Bank of Pa., Bellefonte	N. W. Bank of Pa., Meadville
Farmers' Bank, Harrisburg	Pa. Ag. and Manuf. Bank, Carlisle
Far. and Mech. Bank of Fayette Co.	Silver Lake Bank, Montrose
Far. and Mech. Bank, Pittsburg	Towanda Bank
Far. and Mech. Bank, Greencastle	Union Bank of Pa., Uniontown
Harmony Institute, Harmony	Wilkesbarre Bridge Company
Huntingdon Bank	Westmoreland Bank, Greensburg
Juniata Bank, Lewistown	Youghogany Bank, Perryopolis.

## ALABAMA.

City Bank, Mobile	Planters' Bank of Florence
Commercial Bank, Enterprise	State Bank of Alabama, Tuscaloosa
Planters & Merch. B'k, Huntsville	Tombigbee Bank, St. Stephen's
Planters & Merch. Bank, Mobile.	Wetumpka Trading Co., Selma.

## CONNECTICUT.

Bridgeport Manufacturing Co.	Eastern Bank, West Killingly
Bridgeport Exchange Association	Granite Bank
Colchester Bank	Housatonic R. R. Co., Bridgeport
Commercial Bank, Tolland	Mattatuck Bank
Derby Bank	Merchants' Exchange Bank
Eagle Bank of New Haven	Pilgrim's Harbor Bank.



## DELAWARE.—Bank of Milford.

## DISTRICT OF COLUMBIA.

Bank of Alexandria	Mechanics' Bank, Alexandria
Bank of Columbia, Georgetown	Merchants' Bank of Franklin
Bank of Potomac, Alexandria	National Bank, Washington
Central Bank of Georgetown	Potomac Savings Bank
Exchange Bank	Union Bank of Georgetown.
Franklin Bank, Alexandria	

## GEORGIA.

Augusta Bridge Company	Exchange Bank, Brunswick
Bank of Hawkinsville	Farmers' Bank of Chattahoochee
Bank of Macon	Insurance Bank of Columbus
Bank of Columbus	Merchants' Bank, Macon
Bank of Darien and branches	Merchants & Planters' B'k, Augusta
Bank of Milledgeville	Monroe R. R. and Banking Co.
Bank of St. Mary's, Columbus	Ocmulgee Bank
Belfast Mining Co., Dahlonega	Planters and Mech. B'k., Columbus
Central Bank of Ga., Milledgeville	Phenix Bank, Columbus
Chattahoochee R. R. Bank'g Co.	Ruckersville Banking Company
Columbus Bank, Columbus	Wahoo Bank, Coweta
Columbus City Council Notes	Western Bank, Rome.
Commercial Bank of Macon	

## INDIANA.

Bank of Michigan City	King & Woodburn's checks
Farm. and Mech. Bank, Madison	Mining and Manuf. Co., Rochefort
Ind. Trust and Exch. Co., Laporte	N. Y. State Stock Bank, Rochester.

## ILLINOIS.

Bank of Illinois, Shawneetown	Exp. Mining and Manuf. Co's Bank
Bank of Chicago	Illinois Savings Bank
Bank of Lucas & Simonds	Manuf. Bank of Illinois, Jackson
Bank of Rockford, Rockford	Merch. and Planters' B'k, Chicago
City Bank, Chicago	Western Bank, Rome.
Commercial Bank, Chicago	

## KENTUCKY.

Commonwealth Bank	Newport Corporation checks
Louisville Savings Institution	S. W. Real Estate Bank, Feliciana
Louisville Gas-Light and Water Works	Hotel Company, Louisville.



## LOUISIANA.

Atchafalaya R.R. and Banking Co.	Exch. and Commercial Bk., N. O.
Citizens' Bank of Louisiana, N. O.	Gas-Light and Banking Co., N. O.
City Bank of New Orleans	Improvement and Bkg. Co., N. O.
Clinton and Port Hudson R. R. Co.	Merchants' Bank, New Orleans
Commercial Bank, New Orleans	N. O. Municipality, Nos. 1, 2, 3
Consolidated Association, N. O.	Planters' Bank, New Orleans
Exchange Bank, New Orleans	Western Bank.
Exchange and Banking Co., N. O.	

## MAINE.

Agricultural Bank, Brewer	Kennebec Bank, Hallowell
Bangor Bank	Lafayette Bank, Bangor
Bangor Commercial Bank	Machias Bank, Machias
Bank of Bangor	Maine Bank, Portland
Bank of Oldtown, Orono	Megunticook Bank, Camden
Bank of Portland	Negumkeag Bank, Vassalborough
Bank of Westbrook	Oxford Bank, Fryeburg
Bath Bank	Oldtown Bank
Canton Bank	Penobscot Bank, Bangor
Castine Bank	People's Bank, Bangor
Central Bank	Passamaquoddy Bank, Eastport
China Bank	Saco Bank
City Bank, Bangor	Ship-builders' Bank, Rockland
City Bank, Portland	Stillwater Canal Bank, Orono
Citizens' Bank, Augusta	St. Croix Bank, Calais
Damariscotta Bank, Nobleboro'	Union Bank, (old,) Brunswick
Exchange Bank, Portland	Vassalborough Bank
Frankfort Bank	Waldo Bank, Belfast
Franklin Bank, Gardiner	Washington Co. Bank, Calais
Globe Bank, Bangor	Waterville Bank
Hallowell and Augusta Bank	Winthrop Bank
Kennebunk Bank	Wiscasset Bank.

## MASSACHUSETTS.

## CITY OF BOSTON.

American Bank	Lafayette Bank
Cochituate Bank, Boston	Middling Interest Bank
Commercial Bank	Drafts of New York Lumber As-
Commonwealth Bank	sociation on Middling Interest
Farmers' Bank	Bank
Franklin Bank	Oriental Bank
Fulton Bank	South Bank
Hancock Bank	Warren Bank.
Kilby Bank	

## COUNTRY.

Amherst Bank	Greylock Bank
Bank of Dover	Hampshire Bank, Northampton
Bank of Norfolk, Roxbury	Ipswich Bank
Bank of General Interest, Salem	Manufacturers' and Mechanics
Berkshire Bank, Pittsfield	Bank, Nantucket
Chelsea Bank	Manufacturers' Bank, Georgetown
Charlestown Bank	Mendon Bank
Citizens' Bank, Nantucket	Middlesex Bank, Cambridge
City Bank, Lowell	Nahant Bank, Lynn
Cohannet Bank, Taunton	Newburyport Bank
Dorchester and Milton Bank	Pawtucket Bank
Duxbury Bank	Phenix Bank, Charlestown
East Bridgewater Bank	Phenix Bank, Nantucket
Essex Bank, North Andover	Roxbury Bank
Essex Bank of Salem	Sutton Bank, Wilkinsonville
Farmers' Bank, Belchertown	Wiscasset Bank
Farmers' Bank, Sandstone	Woburn Bank
Farmers and Mechanics' Bank, South Adams	Winthrop Bank, Roxbury.

## MARYLAND.

Bank of Maryland, Baltimore	Havre de Grace Bank
Bank of Caroline, Denton	Patapsco Bank, Ellicott's Mills
Bank of Salisbury, Salisbury	Poultney's, (Evan,) Baltimore
City Bank, Baltimore	Planters' Bank, Upper Marlboro'
Commercial Bank, of Baltimore	Somerset Bank and branches
Commercial Bank, Millington	Susquehanna Bank and Bridge
Conocheague Bank, Williamsport	Company, Port Deposit
Elkton Bank	Susquehanna Bank, Port Deposit
Farmers and Millers' Bank Ha- gerstown	Valley Bank, Hagerstown.

## MICHIGAN.

Adrian Insurance Company	Bank of Washtenaw
Bank of Adrian, Adrian	Erie and Kalamazoo R. R. Bank
Bank of Genesee, Flint	Government Stock Bank
Bank of River Raisin, Monroe	Oakland County Bank, Pontiac.
Bank of St. Clair, St. Clair	

## NEW HAMPSHIRE.

Commercial Bank, Portsmouth	Grafton Bank, (Coos,) Haverhill
Concord Bank	Granite Bank, Exeter
Derry Bank	Hillsboro' Bank
Exeter Bank, (old)	Lancaster Bank
Farmers' Bank, Amherst	Manufacturers' Bank, N. Ipswich

N. Hampshire Bank, Portsmouth	Portsmouth Bank
N. Hampshire Union Bank, Portsmouth	Wolfboro' Bank
	Winnipisiogee Bank, Meredith.

## NEW JERSEY.

American Exchange Bank, Cape May C. H.	Morris Canal and Banking Co.
Atlantic Bank, Cape May C. H.	New Jersey Protection and Lombard Bank
Atlantic Bank, May's Landing	New Jersey Manufacturing and Banking Company, Hoboken
Bank of America, Cape May C. H.	New Hope and Delaware Bridge Company
Bank of New Brunswick	Ocean Bank, Bergen Iron Works
Bank of N. America, Flemington	Paterson Bank
Bank of Cape May County	Plainfield Bank
City Bank, Cape Island	People's Bank, Paterson
Commercial Bank, Perth Amboy	Public Stock Bank
Delaware and Hudson Bank, Tom's River	Salem and Philadelphia Manufacturing Company
Farmers' Bank, Freehold	State Bank, Trenton
Franklin Bank, Jersey City	State Bank at Morris
Hoboken Banking and Grazing Company	Tradesmen's Bank, Flemington
Jersey City Bank	Traders' Bank, Cape May C. H.
Manufacturers' Bank, Bellville	Union Bank, Tom's River
Mechanics' Bank, Paterson	Washington Banking Company, Hackensack
Merchants' Bank, Bridgeton	Wheat Growers' Bank, Newton.
Merchants' Bank, May's Landing	
Monmouth Bank of New Jersey, Freehold	

## NEW YORK.

## NEW YORK CITY BANKS.

Agency and Exchange Bank.	Hudson River Bank
Astor Bank	Knickerbocker Bank
Bank of the Metropolis	Lafayette Bank
Bank of the Union	Lumber Association
Bank of the United States	Manhattan Association
Central Bank	Manhattan Accommodation Co.
Chelsea Bank	Manhattan Exchange Bank.
City Trust and Banking Company	Mechanics' Exchange Company
Clinton Bank	Merchants and Mechanics' Exchange Company
Commercial Bank	Merchants' Banking Company
Chartered Bank	Marble Manufacturing Company
City Exchange Bank	New York Banking Company
Exchange Bank, (J. Barker's)	North American Trust and Banking Company
Franklin Bank	New York Lumber Association
Franklin Manufacturing Company	New York Loan Company
Globe Bank	
Greenwich Exchange Bank	

New York Foreign and Domestic Exchange Company	Suffolk Bank
New York Joint Stock and Exchange Company	Tenth Ward Bank
New York Exchange Bank	U. S. Exchange Company
New York City Bank	U. S. Foreign and Domestic Exchange Company
North River Banking Company	Washington Bank
North River Exchange Company	Wool Growers' Bank
	Western Banking Company.

## NEW YORK STATE.

Adams Bank, Ashford	Clinton Co. Bank, Plattsburg
Amenia Bank, Leedsville	Clinton Manufacturing Company's checks on Jefferson Co. Bank
American Bank, Maysville	Commercial Bank, Buffalo
Atlas Bank, Clymer	Commercial Bank, Friendship
Aqueduct Association, Catskill	Commercial Bank of Oswego
Alleghany County Bank, Angelica	Commercial Bank, Lockport
Bank of America, Buffalo	Commercial Bank, Oswego
Bank of Bainbridge, Pen Yan	Cortlandt County Bank
Bank of Brockport	Crouse Bank, Syracuse
Bank of Buffalo	Drovers' Bank, Ogdensburg
Bank of Carthage	Dunkirk Bank, Dunkirk
Bank of Commerce, Buffalo	Dutchess Co. Bank, Poughkeepsie
Bank of Commerce, Albany	Dutchess Co. Bank, Amenia
Bank of Lodi	Excelsior Bank, Meridian
Bank of Lyons	Exchange Bank, Buffalo
Bank of New Rochelle	Exchange Bank, Poughkeepsie
Bank of Olean	Exchange Bank, Rochester
Bank of Troy, Waterford	Erie County Bank, Buffalo
Bank of Tonawando	Farmers' Bank, Arietta
Bank of Warsaw	Farmers' Bank, Catskill
Bank of Waterford	Farmers' Bank, Geneva
Bank of Western New York, Rochester	Farmers' Bank, Malone
Bank of Columbia, Hudson	Farmers' Bank of Mina
Bank of Hudson	Farmers' Bank of Onondaga
Bank of Niagara, Buffalo	Farmers' Bank of Orange Co.
Bank of Plattsburg	Farmers' B'k of Genesee, Batavia
Bank of Ithaca	Farmers' B'k of Orleans, Gaines
Bank of the Empire State	Farmers' Bank of Ovid
Bank of the People, Lowville	Farmers' Bank of Cataraugus Co.
Bank of Rochester	Farmers' Bank of Seneca Co.
Bank of the Union, Belfast	Farmers' and Drovers' Bank, Buffalo
Bank of Lake Erie	Farmers and Mechanics' Bank, Ogdensburg
Bank of Warsaw	Farmers' Bank, Half Moon
Binghampton Bank	Farmers' Bank of Pen Yan
Camden Bank, Camden	Franklin Bank, Marvin
Canal Bank, Albany	Franklin County Bank, Malone
Cataraugus Co. Bank, Randolph	Freemen's Bank, Hebron
Champlain Bank, Ellenburg	
City Bank of Buffalo	

Green County Bank, Catskill  
 Genesee Central Bank, Attica  
 Hamilton Bank  
 Hartford Bank, Hartford  
 Henry Keep's Bank  
 Howard Trust and Banking Com-  
 pany, Troy  
 Ithaca Bank, Ithaca  
 James Bank, Jamesville  
 Knickerbocker Bank, Genoa  
 Lewis Co. Bank, Martinsburg  
 Le Roy Bank  
 Lockport Bank and Trust Co.  
 Lumbermen's Bank, Wilmut  
 Manufacturers' Bank, Ulster  
 Mercantile Bank, Schenectady  
 Mechanics' Bank, Watertown  
 Mechanics and Traders' Bank,  
 Albany  
 Merchants' Bank, Toronto  
 Mechanics' Bank, Buffalo  
 Merchants' Exch'ge B'k, Buffalo  
 Merchants' Bank, Mina  
 Merchants' Bank, Granville  
 Merchants' Bank, Naples  
 Merchants and Farmers' Bank,  
 Carmel  
 Merchants and Mechanics' Bank,  
 Oswego  
 McIntyre Bank, Adirondack  
 Millers' Bank of N. York, Clyde  
 Middle District B'k, Poughkeepsie  
 New York Bank, Hadley  
 N. Y. Traders' Bank, N. Granville  
 N. Y. Stock Bank, Durham  
 Northern Bank of N. Y., Madrid

Northern Canal Bank, Fort Ann  
 Northern Exchange Bank, Bra-  
 sher Falls  
 New York State Stock Bank  
 Oneida County Bank, Utica  
 Ontario Bank, Canandaigua  
 Oswego Bank, Oswego  
 Patchin Bank of Buffalo  
 Prattsville Bank  
 Phoenix Bank, Buffalo  
 Phoenix Bank, Bainbridge  
 Putnam Co. Bank, Farmer's Mills  
 Queen City Bank, Buffalo  
 Silver Lake Bank of Genesee  
 Sullivan County Bank  
 Syracuse Salt Company's checks  
 on State Bank, Albany  
 Staten Island B'k, Port Richmond  
 St. Lawrence Bank, Ogdensburg  
 State Bank of New York, Buffalo  
 Troy Exchange Bank, Troy  
 Union Bank, Buffalo  
 United States Bank at Buffalo  
 Utica Ins. checks pay at Utica  
 Valley Bank, Boonville  
 Village Bank, Randolph  
 Walter Joy Bank  
 Warren County Bank  
 Williamsburg Bank  
 Washington and Warren Bank  
 Washington Manufacturing Co.  
 Willoughby Bank, Brooklyn  
 Watervliet Bank, West Troy  
 Wayne County Bank, Palmyra  
 Western Bank, S. Huntington.

## NORTH CAROLINA.

Bank of Newbern

State Bank of North Carolina.

## OHIO.

Akron Bank, Akron  
 Bank of Cincinnati  
 Bank of Chillicothe  
 Bank of Cleveland  
 Bank of Circleville, (new one)  
 Bank of Exchange, Cincinnati  
 Bank of Gallipolis  
 Bank of Granville

Bank of Hamilton  
 Bank of Mansfield  
 Bank of Massillon  
 Bank of Mount Pleasant  
 Bank of Marietta  
 Bank of Norwalk  
 Bank of Sandusky  
 Bank of Sandusky Bay

Bank of Steubenville	German Bank of Wooster
Bank of West Union	Granville Alexandrian Society
Bank of Wooster	Hamilton County Bank
Bank of Xenia	Hamilton and Rossville Manufacturing Company
Bank of Zanesville	Jefferson Bank, New Salem
Belmont Bank, St. Clairsville	Kirtland Safety Society Bank
Butler County Bank	Lancaster Ohio Bank
Canal Bank, Middleton	Lebanon and Miami Banking Co.
Cincinnati and White Water Canal Company	Lebanon and Miami Export'g Co.
Cincinnati Bank'g and Loan Office	Mechanics' Savings Institution, Columbus
Consolidated Banking Company	Maumee Insurance Company
Columbiana Bank, New Lisbon	Manhattan Bank
Commercial Bank of Scioto	Miami Exporting Co., Cincinnati
Commercial Bank of Lake Erie	Monroe Falls Manufacturing Co.
Eagle Bank, Cleveland	Muskingum Bank, Putnam
Exchange Bank and Savings Institution	Ohio Railroad Co., Richmond
Farmers and Mechanics' Bank, Steubenville	Marion County Bank, Marion
Farmers' Bank of New Salem	Ohio and Cincinnati Loan Office
Farmers' Bank of Canton	Otis, Arnold & Co.'s checks
Farmers and Mechanics' Bank, Cincinnati	Owl Creek Bank
Farmers and Mechanics' Bank, Chilicothe	Orphans' Institute Bank, Fulton
Farmers, Merchants, and Manufacturers' Bank, Chilicothe	Piatt (J. H.) & Co.'s Bank
Franklin Silk Company	Stark County Orphan's Institute
Franklin Bank of Columbus	Urbana Banking Company
Gaucha Insurance Company	Washington Bank, Miamisburg
Goshen, Wil., Col. and Turnpike Co., Wilmington	Western Reserve Farmers' Banking Company, Brighton
	Western Banking Co., Cincinnati
	Zanesville Canal and Manufacturing Company.

## RHODE ISLAND.

Bank of the Republic	Franklin Bank, Providence
Bristol Union Bank, Bristol	Hamilton Bank, Scituate
Burrillville Agricultural and Manufacturing Bank, Smithfield	Hamilton Bank, North Scituate
Eagle Bank, Newport	Mount Hope Bank, Bristol
Farmers' Exchange Bank, Gloucester	Pascoag Bank
Farmers and Mechanics' Bank, Pawtucket	Providence Co. Bank, Smithfield.
	Rhode Island Agricultural Bank, Johnston
	Scituate Bank.

## SOUTH CAROLINA.

Bank of Cheraw, Cheraw	Charleston Railroad Bank.
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## TENNESSEE.

Agricultural Bank, Columbia	Farmers and Mechanics' Bank,
Bank of East Tennessee	Memphis
Bank of the State of Tennessee	Mechanics' Bank, Memphis
and branches	Miners and Manufacturers' Bank,
Central Bank, Nashville	Knoxville
Franklin Bank, Fayetteville	Nashville Bank
Farmers and Mechanics' Bank,	Yeatman, Wood & Co.'s checks.
Nashville	

## VERMONT.

Agricultural Bank, Troy	Essex Bank, Guildhall
Bank of Bennington	Green Mountain Bank
Brattleborough Bank	Jefferson Banking Company
Bank of Manchester	Phoenix Bank, Phillipsburg
Bank of Orange County, Chelsea	South Royalton Bank
Bank of St. Albans	State Bank and branches, Wood-
Bank of Windsor	stock
Commercial Bank, Poultney	Winchester Bank.

## VIRGINIA.

Monongalia Farming Company,	Western Bank of Virginia, Par
Morgantown	kersburg.
Virginia Salina Bank, Clarksburg	

It will be observed that neither list embraces the broken and closed banks of Florida, Mississippi, Arkansas, Missouri, Minnesota, and Nebraska. In other respects, the lists are believed to be complete.



## G G.—General statement of the condition of the banks

State.	Number of banks.	Number of branches.	Date of returns.	Capital.	Loans and discounts.	Stocks.	Real estate.
Maine.....	68	.....	Jan. 2, 1860	\$7,506,890	\$12,654,794	.....	\$181,199
New Hampshire.....	52	.....	Dec. 5, 1859	5,016,000	8,591,688	.....	72,912
Vermont.....	46	.....	July & Aug., 1859.	4,629,240	6,946,523	\$176,400	190,565
Massachusetts.....	174	.....	Oct. 29, 1859	64,519,200	107,417,323	.....	1,601,072
Rhode Island.....	91	.....	Jan. 2, 1860	20,865,569	26,719,877	214,102	604,015
Connecticut.....	73	1	May —, 1859	21,512,176	27,856,785	1,267,406	1,195,047
New York.....	303	.....	Dec. 10, 1859	111,441,320	200,351,332	26,897,874	8,725,526
New Jersey.....	49	.....	Jan. —, 1860	7,884,412	14,909,174	962,911	446,202
Pennsylvania.....	90	.....	Nov. —, 1859	25,565,582	50,327,157	2,513,674	1,719,136
Delaware.....	9	3	Jan. —, 1860	1,640,775	3,150,215	4,750	85,182
Maryland.....	31	.....	Jan. 2, 1860	12,568,962	20,898,762	848,283	505,179
Virginia.....	24	41	Jan. 1, 1860	16,005,156	24,975,792	3,584,078	1,019,032
North Carolina.....	13	17	..... do.....	6,626,478	12,213,272	263,828	188,568
South Carolina.....	18	2	Dec. —, 1859	14,962,062	27,801,912	2,994,682	681,245
Georgia.....	25	4	Oct. —, 1859	16,639,560	16,776,282	2,583,158	8,424,463
Florida.....	2	.....	Jan. —, 1860	300,000	464,630	100,025	.....
Alabama.....	8	.....	..... do.....	4,901,000	13,570,027	524,513	171,300
Louisiana.....	12	1	Dec. 31, 1859	24,496,866	35,401,609	5,842,096	2,141,881
Tennessee.....	16	18	Jan. —, 1860	8,067,037	11,751,019	1,233,432	595,759
Kentucky.....	11	34	..... do.....	12,835,670	25,284,869	851,562	477,971
Missouri.....	9	29	..... do.....	9,082,951	15,461,192	725,670	226,609
Illinois.....	74	.....	..... do.....	5,251,225	387,229	9,826,691	92,429
Indiana.....	17	20	Nov. 1859, to Jan., 1860.	4,343,210	7,675,861	1,349,466	258,309
Ohio.....	52	.....	Feb. 6, 1860	6,890,839	11,100,462	2,153,552	718,913
Michigan.....	4	.....	Dec. —, 1859	755,465	892,949	192,831	130,861
Wisconsin.....	108	.....	Jan. 2, 1860	7,620,000	7,592,361	5,031,504	326,461
Iowa.....	12	.....	Dec. 5, 1859	460,450	724,228	101,849	.....
Kansas Territory.....	1	.....	Jan. 1, 1860	52,000	48,256	.....	2,295
Total.....	1,392	170	.....	421,880,095	691,945,580	70,344,343	30,782,131

This table embraces, with a few unimportant exceptions, all the chartered banks in the United States that were doing business on the 1st of January, 1860.

In California, Oregon, Texas, Arkansas, Washington Territory, Utah, and New Mexico, there are no banks of issue.

according to returns dated nearest to January 1, 1860.

Other investments.	Due by other banks.	Notes of other banks.	Cash items.	Specie.	Circulation.	Deposits.	Due to other banks.	Other liabilities.
.....	\$1,019,902	\$190,224	.....	\$670,979	\$4,149,718	\$2,411,022	\$103,392	\$87,165
.....	772,173	181,964	.....	253,278	3,271,183	1,187,991	.....	.....
\$176,412	1,167,602	69,435	\$69,667	198,409	3,882,983	787,634	19,132	3,780
.....	7,212,530	5,183,459	.....	7,532,647	22,086,920	27,804,699	6,937,042	1,444,338
100,223	1,143,591	974,620	.....	450,929	3,558,295	3,553,104	1,002,277	.....
799,244	2,994,958	326,617	.....	989,920	7,561,519	5,574,900	926,308	5,808
1,418	12,524,249	2,261,723	17,376,750	20,921,545	29,959,506	104,070,273	28,807,429	3,059,277
590,884	2,395,028	662,196	.....	940,700	4,811,832	5,741,465	1,141,664	.....
685,561	3,073,210	4,277,399	.....	8,378,474	13,132,892	26,167,843	3,837,554	975,192
.....	411,982	122,123	103,862	208,924	1,135,772	976,226	102,166	.....
41,500	1,657,016	1,897,218	.....	2,779,418	4,106,889	8,874,180	1,324,740	357,195
433,423	2,756,047	1,294,093	29,838	2,943,652	9,812,197	7,729,652	1,138,327	34,600
68,009	1,081,463	601,115	54,254	1,617,687	5,594,047	1,487,273	100,139	1,196,478
1,455,488	1,592,644	443,478	.....	2,324,121	11,475,634	4,165,615	1,499,218	1,417,837
1,110,377	2,005,768	1,083,710	101,939	3,211,974	8,798,100	4,738,289	1,287,268	787,733
.....	25,853	24,580	.....	32,876	183,640	129,518	5,144	.....
28,296	1,208,506	643,657	20,800	2,747,174	7,477,976	4,851,153	874,800	196,049
1,082,041	7,305,115	.....	.....	12,115,431	11,579,313	19,777,812	1,165,675	2,201,138
84,355	2,613,910	495,362	932,092	2,267,710	5,538,378	4,324,799	264,627	462,420
188,391	5,099,678	779,565	20,900	4,502,250	13,520,207	5,662,892	3,259,717	.....
.....	1,090,506	1,046,015	.....	4,160,912	7,884,885	3,357,176	1,200,010	.....
1,679,277	3,201,416	343,269	39,397	223,812	8,981,723	697,037	26,533	552,338
221,457	950,836	418,991	80,799	1,583,140	5,390,246	1,700,479	89,530	140,895
.....	.....	.....	.....	.....	.....	.....	.....	.....
961,720	2,667,763	898,337	157,378	1,828,640	7,983,889	4,039,614	790,568	144,781
36,119	120,372	44,644	23,871	24,175	222,197	375,397	13,969	76,206
1,329,668	890,454	925,110	64,130	419,947	4,429,855	3,085,813	.....	1,493,529
49,308	248,817	213,661	.....	255,545	563,806	527,378	16,689	25,056
.....	4,068	.....	.....	8,268	8,895	2,695	.....	.....
11,123,171	67,235,457	25,502,567	19,331,521	83,594,537	207,102,477	253,802,129	55,932,918	14,661,815

In Mississippi there is one small bank at Yazoo City, and there may be a few in Minnesota and Nebraska, but they can hardly be said to do regular business.

## H H.

Synopsis of the returns of the banks in the different States at the dates annexed.

State.	Date.	Number of banks and branches.	Capital.	Loans and discounts.	Stocks.	Real estate.	Other investments.	Due by other banks.	Notes of other banks.	Cash items.	Specie.	Circulation.	Deposits.	Due to other banks.	Other liabilities.
Maine .....	Dec., 1854	71	\$7,301,252	\$13,181,908	\$8,850	\$112,694	.....	\$1,781,065	\$539,974	.....	\$1,025,206	\$5,691,815	\$2,914,601	\$172,628	\$19,559
	Dec., 1855	75	7,899,793	13,066,956	.....	113,879	.....	1,396,430	464,561	.....	753,085	5,077,248	2,011,028	118,975	104,173
	Jan., 1857	76	8,135,735	13,277,620	.....	138,251	.....	1,158,276	375,216	.....	705,143	4,641,646	1,994,782	145,083	121,743
	Jan. 4, 1858	70	7,614,240	11,210,245	.....	135,263	.....	876,022	245,121	.....	615,441	2,964,327	1,743,939	139,304	76,069
	Jan. 1, 1859	68	7,408,945	11,815,127	.....	145,565	.....	1,478,896	273,303	.....	663,754	3,886,539	2,382,910	89,271	90,082
	Jan., 1860	68	7,506,890	12,654,794	.....	181,199	.....	1,019,902	290,224	.....	670,979	4,149,718	2,411,022	102,392	87,165
New Hampshire ..	Dec., 1854	36	3,626,000	6,891,621	.....	52,343	.....	602,447	124,860	.....	176,434	3,079,548	775,410	.....	.....
	Dec., 1855	46	4,449,300	8,037,427	.....	56,519	.....	769,963	241,383	.....	236,411	3,589,482	958,474	.....	.....
	Dec., 1856	49	4,831,000	8,846,421	.....	75,893	.....	741,475	136,504	.....	236,013	3,677,629	1,058,803	.....	.....
	Jan. 4, 1858	47	5,041,000	7,389,813	.....	82,000	.....	829,169	158,132	.....	275,933	2,289,939	875,789	.....	.....
	Dec., 1858	52	5,041,000	8,250,754	.....	66,086	.....	889,330	170,994	.....	294,423	3,115,643	1,069,920	.....	.....
	Dec., 1859	52	5,016,000	8,591,688	.....	72,912	.....	772,173	181,964	.....	255,278	3,271,183	1,187,991	.....	.....
Vermont .....	Aug., 1854	40	3,275,656	6,572,951	140,864	136,115	\$85,132	1,079,686	125,902	\$34,071	196,680	3,986,709	745,170	15,715	979
	July and Aug., 1855.	42	3,603,460	6,710,928	151,875	123,237	49,428	1,150,362	54,556	32,845	201,548	3,704,341	801,039	4,788	7,647
	July and Aug., 1856.	41	3,856,946	7,302,951	114,589	135,268	52,881	1,142,104	43,146	39,440	208,858	3,970,720	797,535	7,348	317
	July and Aug., 1857.	41	4,028,740	7,905,711	39,991	136,582	17,185	926,326	122,923	36,351	188,588	4,275,517	746,557	1,639	.....
	Aug., 1858	41	4,082,416	6,392,992	106,500	222,560	73,954	701,545	41,780	232,625	178,556	3,024,141	615,874	5,441	1,443
	July, 1859	46	4,029,240	6,946,523	176,400	190,565	176,412	1,167,602	69,435	69,667	198,409	3,822,983	787,834	19,132	3,780
Massachusetts ....	Aug., 1854	143	54,432,660	93,341,953	.....	1,186,509	.....	8,225,682	5,325,594	.....	3,828,402	24,803,758	18,783,281	6,930,098	563,313
	Aug., 1855	169	58,632,350	99,506,711	.....	1,281,601	.....	7,010,323	4,547,710	.....	4,409,402	23,116,024	21,478,717	5,947,835	494,542
	Oct., 1856	172	58,598,800	101,132,792	.....	1,426,392	.....	7,574,791	5,248,379	.....	4,555,571	26,544,315	23,437,256	4,807,601	931,868
	Oct. 17, 1857	173	60,319,720	92,458,572	.....	1,608,613	.....	5,522,084	4,385,630	.....	3,611,097	18,104,827	17,631,190	4,106,694	1,343,948
	Oct., 1858	174	61,819,825	101,602,947	.....	1,584,884	.....	9,187,245	4,993,421	.....	11,112,715	20,839,438	30,538,153	7,654,234	1,537,853
	Oct., 1859	174	64,519,200	107,417,323	.....	1,601,072	.....	7,212,530	5,183,459	.....	7,532,647	22,086,920	27,804,699	6,937,042	1,444,338
Rhode Island. ....	Sept., 1854	87	17,511,162	25,233,304	111,988	262,164	35,429	932,619	880,724	.....	312,606	5,035,073	2,772,367	1,046,658	329,425
	Sept., 1855	92	18,682,802	26,385,458	131,072	223,092	70,285	1,242,362	1,157,251	.....	385,767	5,404,104	2,914,596	1,192,449	357,539
	Dec., 1856	98	20,275,899	28,679,343	128,539	478,652	70,133	1,255,322	1,281,754	.....	548,348	5,521,909	3,141,657	1,475,221	659,703
	Dec. 14, 1857	93	20,334,777	25,823,152	145,129	527,787	50,760	1,410,675	860,778	.....	570,850	3,192,661	2,510,108	1,661,204	381,402

	May, 1858	83	20,070,741	24,065,894	161,309	536,403	93,365	1,700,185	755,049	732,622	2,644,195	2,624,226	1,150,667	296,889
	Jan., 1859	90	20,321,069	25,131,150	161,309	536,403	93,365	1,491,522	802,660	608,833	3,318,681	3,120,475	936,081	296,889
	Jan., 1860	91	20,865,569	26,719,877	214,102	604,015	100,223	1,143,591	974,620	450,929	3,555,295	3,535,104	1,022,277	.....
Connecticut .....	April, 1854	63	15,597,891	22,292,321	1,298,677	386,212	564,522	2,205,068	459,502	206,921	1,207,381	1,219,566	3,910,160	1,008,655
	April, 1855	68	17,147,385	23,704,458	1,391,218	375,612	673,037	2,272,606	341,754	281,220	810,101	6,871,102	3,433,081	945,844
	April, 1856	71	18,913,372	28,511,149	1,216,630	453,132	488,138	3,432,975	367,319	246,248	1,006,493	9,197,762	4,090,835	875,287
	April 1, 1857	74	19,923,553	33,108,527	946,749	820,241	614,763	2,651,143	443,900	270,722	1,129,708	10,590,421	4,688,843	1,020,711
	April, 1858	76	20,917,166	26,799,430	938,755	1,085,173	877,000	2,584,819	273,381	262,595	915,844	5,380,247	4,140,088	684,997
	May, 1859	74	21,512,176	27,856,785	1,267,406	1,915,047	799,244	2,994,958	326,617	255,844	989,920	7,561,519	5,574,900	926,308
New York .....	Sept., 1854	329	83,773,288	163,216,392	20,820,653	5,178,831	767,642	12,475,292	3,665,954	16,453,329	13,661,565	31,507,780	84,970,840	21,081,456
	Sept., 1855	338	85,589,590	192,161,111	20,590,150	5,857,537	12,666,517	2,958,038	18,096,545	10,910,330	31,507,780	88,972,395	26,045,439	3,615,502
	Sept., 1856	311	96,381,301	205,892,499	24,027,535	6,868,945	12,796,169	2,935,205	22,678,628	12,898,771	34,919,633	96,907,970	29,014,125	6,767,333
	Dec. 26, 1857	294	107,449,143	262,807,376	22,623,753	7,423,614	167,855	11,726,973	1,857,658	14,130,673	29,313,421	33,899,964	83,043,353	21,268,562
	March, 1858	296	109,587,702	170,436,240	22,894,677	7,681,904	12,803,512	1,705,037	16,152,746	35,071,074	22,710,158	93,738,878	28,710,077	2,992,940
	June, 1858	297	109,340,541	187,468,510	23,097,661	7,899,958	331,602	13,569,231	1,914,031	15,019,241	33,597,211	24,079,193	100,762,909	34,290,766
	Sept., 1858	300	109,996,550	194,734,996	25,031,416	8,182,992	350,155	12,860,865	2,106,653	13,740,731	29,905,295	26,605,407	103,481,745	33,610,448
	Dec. 18, 1858	300	110,258,480	200,577,198	25,268,884	8,264,425	397,330	15,169,559	2,044,765	18,436,967	28,335,984	28,507,990	110,465,798	35,134,049
	Dec., 1859	303	111,441,320	200,351,332	26,897,874	8,725,526	1,418	12,524,249	2,261,723	17,376,750	20,921,545	29,959,506	104,070,273	35,807,429
New Jersey .....	Jan., 1855	32	5,314,885	9,177,334	821,964	240,921	158,396	1,810,707	418,342	.....	826,452	3,552,585	3,290,462	483,875
	Jan., 1856	35	5,682,262	10,999,919	760,997	265,228	71,587	1,639,249	502,949	.....	782,659	4,285,079	3,994,541	616,321
	Jan., 1857	46	6,582,770	13,380,085	581,773	234,711	288,296	2,237,204	710,072	.....	849,926	4,759,855	4,891,970	1,438,658
	Jan., 1858	47	7,494,912	11,764,319	721,098	344,045	288,802	1,609,817	494,197	.....	1,008,851	3,395,936	3,696,605	507,077
	Jan., 1859	46	7,359,132	12,449,460	785,523	421,793	391,194	2,223,935	585,006	.....	952,231	4,054,770	4,239,235	770,935
	Jan., 1860	49	7,844,412	14,909,174	962,911	446,202	590,884	2,395,028	662,196	.....	940,700	4,811,832	5,741,465	1,141,664
Pennsylvania .....	Nov., 1854	64	19,884,825	48,641,393	2,133,492	1,159,740	599,662	4,840,118	3,769,420	3,927,949	3,944,600	16,739,069	21,076,464	3,930,665
	Nov., 1855	71	22,096,596	52,549,199	2,714,232	1,128,674	678,018	5,447,642	4,460,673	155,376	6,738,652	16,833,139	24,304,814	4,955,485
	Nov., 1856	71	23,609,344	55,287,231	2,301,626	1,206,569	303,730	5,143,330	5,719,234	1,593,696	5,973,138	17,368,066	27,593,534	4,215,515
	Nov., 1857	76	25,691,439	49,149,323	2,569,119	1,353,985	244,120	3,773,297	4,184,978	75,829	4,580,528	11,610,458	18,924,113	5,847,970
	Nov., 1858	87	24,565,805	46,825,256	2,934,444	1,423,253	253,521	4,418,436	834,124	3,349,824	11,345,536	11,980,481	26,054,568	4,569,625
	Nov., 1859	90	25,565,582	50,327,157	2,513,674	1,719,136	685,561	3,073,210	4,277,399	.....	8,378,474	13,132,892	26,167,843	3,337,554
Delaware .....	Jan., 1855	10	1,393,175	3,048,141	37,466	124,356	29,140	402,179	39,051	257,215	90,149	1,380,991	859,010	127,510
	Jan., 1856	11	1,493,185	2,906,253	44,086	137,524	3,814	387,079	39,830	156,055	180,051	1,192,204	852,164	125,303
	Jan., 1857	11	1,428,185	3,021,378	33,076	130,000	1,065	506,514	40,680	195,601	146,367	1,394,094	868,414	147,250
	Jan., 1858	11	1,355,010	2,544,212	18,610	57,655	234	507,255	58,439	108,516	203,228	1,240,370	609,179	72,297
	Jan., 1859	12	1,638,185	3,009,285	22,610	81,499	.....	308,222	61,636	114,812	217,342	960,846	832,657	86,180
	Jan., 1860	12	1,640,775	3,150,215	4,750	85,182	.....	411,982	122,125	103,862	208,924	1,135,772	976,226	102,166
Maryland .....	Jan., 1855	29	10,411,874	17,588,718	618,295	333,930	295,223	1,490,609	1,566,361	96,518	2,987,225	4,118,197	7,268,888	1,511,970
	Jan., 1856	31	11,202,606	20,616,005	644,600	318,896	698,890	1,649,166	1,482,744	82,961	3,398,101	5,297,983	8,370,345	1,924,756
	Jan., 1857	31	12,297,276	22,293,554	758,278	402,217	23,528	1,894,791	1,666,663	9,168	3,522,561	5,155,096	9,611,324	1,895,284
	Jan., 1858	31	12,451,545	21,804,111	644,318	417,925	14,741	3,226,112	1,473,413	3,164	2,614,728	4,041,021	7,541,186	4,194,677
	Jan., 1859	32	12,560,635	21,854,934	892,965	484,825	67,574	1,017,641	89,263	1,521,663	3,120,011	3,977,971	9,028,664	1,725,807
	Jan., 1860	31	12,568,962	20,898,762	848,283	505,179	41,500	1,657,016	1,897,218	.....	2,779,418	4,106,869	8,874,180	1,324,740
Virginia .....	Jan., 1855	58	14,033,836	23,331,939	3,127,300	786,952	75,309	1,596,434	1,225,106	247,009	2,728,482	10,834,963	5,615,668	815,830
	Jan., 1856	57	13,600,188	25,319,948	2,647,366	807,981	114,433	2,186,725	999,764	25,999	3,151,109	10,134,926	6,204,340	663,995
	Jan., 1857	57	13,600,188	24,899,575	3,184,966	872,368	484,682	2,405,211	1,509,089	13,402	3,092,741	12,685,627	7,397,474	729,507
	Jan. 1, 1858	62	14,651,600	23,338,411	2,591,564	910,394	381,987	2,085,424	1,674,733	6,287	2,710,777	10,347,874	6,971,325	899,796

State.	Date.	Number of banks and branches.	Capital.	Loans and discounts.	Stocks.	Real estate.	Other investments.	Due by other banks.	Notes of other banks.	Cash items.	Specie.	Circulation.	Deposits.	Due to other banks.	Other liabilities.
Virginia—Cont'd..	Jan., 1859	63	\$14,685,370	\$22,419,512	\$3,569,437	\$954,629	\$413,675	\$2,557,182	\$814,060	\$496,653	\$3,077,687	10,340,342	\$7,401,701	\$982,351	\$58,780
	Jan., 1860	65	16,005,156	24,975,792	3,584,078	1,019,032	433,423	2,756,047	1,294,093	29,838	2,943,652	9,812,197	7,729,652	1,138,327	34,600
North Carolina....	Nov., 1854	26	5,205,073	11,468,527	123,275	145,033	12,769	672,991	409,764	39,238	1,291,436	6,667,762	1,130,329	112,047	16,907
	Nov. & Dec., 1855.	28	6,031,945	11,558,430	123,985	171,037	4,067	785,852	378,690	.....	1,360,995	5,750,092	1,101,113	234,832	10,710
	Nov., Dec., 1856, Jan., 1857.	28	6,425,250	12,636,521	94,116	192,475	7,913	846,416	366,076	1,378	1,156,993	6,301,262	1,170,026	224,821	6,645
	Dec., 1857, Jan., 1858.	28	6,525,100	11,967,733	180,270	196,671	14,275	709,830	383,018	.....	1,035,869	5,699,427	1,037,457	82,347	66
	Jan., 1859	28	6,525,200	12,247,300	128,951	216,347	45,696	1,291,343	317,362	51,642	1,248,525	6,202,626	1,502,312	184,356	7,766
	Jan., 1860	30	6,626,478	12,213,272	363,822	188,568	68,009	1,081,463	601,115	54,251	1,617,687	5,594,057	1,487,273	100,139	1,196,478
South Carolina....	Sept., 1854	19	16,603,253	23,149,098	1,670,305	510,565	571,049	1,198,421	441,864	.....	1,283,284	6,739,623	2,871,095	1,197,949	53,936
	Sept., 1855	20	17,516,600	22,238,900	3,483,011	600,880	951,832	1,057,476	424,135	.....	1,228,221	6,504,679	3,068,188	1,100,299	46,532
	Jan., 1857	20	14,837,642	28,227,370	3,268,876	631,273	698,662	1,180,938	539,497	.....	1,197,774	10,654,652	3,502,733	3,518,962	3,355,119
	Dec. 31, 1857	20	14,885,631	22,056,561	3,223,887	698,688	1,005,442	1,331,109	889,722	.....	1,104,128	6,185,825	2,955,854	3,074,740	1,700,612
	Dec., 1858	20	14,888,451	24,444,044	3,321,969	677,641	2,964,540	2,200,450	600,290	.....	2,601,414	9,170,333	3,897,840	3,746,604	3,214,920
	Dec., 1859	20	14,962,062	27,801,912	2,994,688	681,245	1,455,488	1,592,644	443,478	.....	2,324,121	11,475,634	4,165,615	1,499,218	1,417,837
Georgia.....	Aug., 1855, Mar., 1856.	24	11,508,717	16,758,403	1,671,224	4,853,503	135,298	1,285,624	846,675	513,697	1,955,966	10,092,809	2,525,256	1,334,098	623,918
	Oct., Nov., Dec., 1856, Jan., 1857.	23	15,428,690	16,649,201	2,248,083	8,368,280	534,619	1,368,971	1,480,570	31,928	1,702,108	9,147,011	3,126,530	1,663,429	872,641
	Sept. & Oct., 1857.	30	16,015,256	12,677,863	2,358,584	8,470,709	549,639	1,194,465	454,156	259,576	1,417,545	5,518,425	2,215,853	533,819	882,652
	Ap'l, 1858, to Jan., 1859.	28	12,479,111	17,929,066	1,605,127	4,791,022	678,274	4,073,665	720,692	402,451	3,751,988	11,687,582	5,317,923	1,727,995	552,254
	Oct., 1859	29	16,629,560	16,776,282	2,583,158	8,434,463	1,110,377	2,005,768	1,083,710	101,939	3,211,974	8,798,100	4,738,289	1,287,268	787,733
Florida ..	Jan., 1860	2	300,000	464,630	100,025	.....	.....	25,853	24,580	.....	32,876	183,640	129,518	5,144	.....
Alabama ..	Jan., 1855	4	2,296,400	4,397,298	768,650	53,588	.....	271,801	57,061	45,647	1,125,490	2,382,176	1,278,022	181,558	15,000
	Jan., 1856	4	2,297,800	5,117,427	713,026	80,648	.....	1,421,445	561,482	.....	1,274,944	3,467,242	2,837,556	481,289	10,000
	Jan., 1857	4	2,297,800	6,545,209	142,201	78,148	1,252	665,302	504,287	.....	1,139,312	3,177,234	2,423,269	703,443	5,000

	Jan., 1, 1858	6	3,235,650	5,585,424	146,539	150,141	24,506	1,162,972	151,726	.....	1,302,312	2,581,791	1,408,837	571,556	... ..
	Jan., 1859	6	3,663,490	9,058,379	160,219	160,410	.....	2,192,019	872,746	.....	3,371,956	6,651,117	3,830,607	1,006,832	2,131
	Jan., 1860	8	4,901,000	13,570,027	524,513	171,300	28,296	1,208,506	643,657	20,800	2,747,174	7,477,976	4,851,153	874,800	196,649
Louisiana.....	Jan., 1855	19	20,179,107	27,142,907	4,187,180	3,317,422	1,985,373	3,154,437	.....	.....	6,570,568	6,586,601	11,688,296	1,154,538	2,232,973
	Dec., 1855	19	19,027,728	27,500,348	2,591,400	2,311,335	2,233,412	6,099,850	.....	.....	8,191,625	7,232,614	14,747,470	1,687,531	2,301,747
	Dec., 1856	19	21,730,400	31,200,296	4,794,885	2,470,683	1,493,905	6,416,728	.....	.....	6,811,162	9,194,139	13,478,729	965,555	2,207,583
	Dec. 26, 1857	15	22,800,830	23,929,096	5,318,418	2,493,494	1,147,287	3,951,205	.....	.....	10,370,701	4,336,624	11,638,120	1,840,619	.....
	Dec., 1858	12	24,215,6-9	29,424,278	5,564,590	2,395,500	873,471	9,268,254	.....	.....	16,218,027	9,094,009	21,892,538	2,198,082	1,781,058
	Dec., 1859	13	24,496,866	35,401,609	5,842,096	2,141,881	1,082,041	7,305,115	.....	.....	12,115,431	11,579,313	19,777,812	1,165,675	2,201,138
Mississippi .....	Jan., 1855	1	240,165	352,739	5,914	11,904	50,000	60,710	5,450	.....	8,063	921,760	42,738	.....	.....
	Jan., 1856	1	240,165	488,411	4,894	12,613	.....	81,152	7,740	.....	7,744	324,080	35,607	.....	.....
	Jan., 1857	1	336,000	657,020	519	11,413	.....	257,505	26,503	.....	7,912	556,343	83,435	.....	.....
	Jan. 1, 1858	2	1,110,600	393,216	1,007	780,767	30,209	219,086	975	47,254	591	169,400	49,781	31,792	60
Tennessee .....	Jan., 1855	32	6,717,848	11,755,729	871,076	486,455	166,395	1,057,140	491,800	68,209	1,473,040	5,850,562	2,413,418	211,681	85,501
	Jan., 1856	45	8,593,693	14,830,609	1,466,455	541,711	143,696	2,617,686	859,956	16,037	2,231,418	8,518,545	3,740,101	467,070	664,910
	Jan., 1857	40	8,454,423	16,893,390	2,450,308	590,715	24,169	2,380,700	1,069,408	62,767	2,094,632	8,401,948	4,875,346	944,917	951,262
	July 1, 1858	45	9,083,069	13,124,292	3,317,060	583,408	118,323	3,327,335	998,917	.....	2,670,751	6,036,982	4,545,104	1,617,610	2,768,141
	Jan., 1859	39	8,361,357	13,262,766	1,577,578	486,622	8,258	2,575,465	581,723	1,287,077	2,863,018	6,472,882	4,659,809	1,073,269	441,165
	Jan., 1860	34	8,067,037	11,751,019	1,233,432	595,759	84,355	2,613,910	495,362	932,092	2,267,710	5,538,378	4,324,799	264,627	462,420
	Jan., 1855	34	10,369,717	17,307,567	743,033	416,920	216,505	3,319,718	686,370	.....	4,152,988	8,628,946	3,011,719	2,577,824	296,605
Kentucky .....	Jan., 1856	33	10,454,572	21,132,519	678,389	488,504	535,730	3,731,463	965,878	.....	4,611,766	12,634,533	3,608,757	2,555,953	532,000
	Jan., 1857	35	10,596,305	23,404,551	739,126	465,907	363,924	4,115,430	840,959	.....	4,406,106	13,682,215	4,473,378	2,983,373	50,000
	Jan. 1, 1858	37	10,782,588	17,681,283	738,705	500,202	2,611	4,431,131	725,466	139	4,027,825	8,844,225	3,232,132	3,195,352	1,915
	Jan., 1859	37	12,216,725	24,404,942	793,641	508,503	141,075	6,535,215	1,017,580	199	4,984,141	14,345,696	5,144,879	4,338,364	.....
	Jan., 1860	45	12,835,670	25,284,869	851,562	477,971	188,391	5,099,678	779,565	20,900	4,502,250	13,520,207	5,662,892	3,259,717	.....
	Jan., 1855	6	1,215,398	3,441,643	.....	111,185	.....	49,960	.....	.....	975,491	1,460,650	1,247,651	284,776	.....
Missouri .....	Dec., 1855	6	1,215,405	4,393,029	.....	104,622	.....	28,331	.....	.....	4,355,050	2,805,660	1,331,126	172,425	.....
	Dec., 1856	6	2,215,405	4,112,791	.....	98,254	.....	75,991	.....	.....	1,245,184	2,780,380	1,188,982	111,984	.....
	Jan. 1, 1858	10	2,620,615	4,620,534	72,000	29,773	116,084	96,626	324,705	.....	1,424,004	1,718,750	1,482,442	242,117	.....
	Jan., 1859	22	5,796,781	9,837,426	417,335	169,549	.....	597,679	1,007,575	348,658	3,921,789	6,069,120	3,123,622	579,830	.....
	Jan., 1860	38	9,082,951	15,461,192	725,670	236,609	.....	1,090,506	1,016,015	.....	4,160,912	7,884,888	3,357,176	1,200,010	.....
	Jan., 1855	29	2,513,790	316,841	2,671,903	31,158	1,368,203	878,612	385,339	63,892	565,152	2,283,586	1,286,102	.....	294,034
Illinois .....	Jan., 1856	36	3,840,946	337,675	3,777,676	79,940	1,108,148	2,354,571	517,066	37,165	759,474	3,420,985	1,267,234	.....	241,903
	Oct., 1856	42	5,872,144	1,740,671	6,129,613	52,832	.....	3,953,450	433,717	19,297	635,810	5,534,945	1,002,399	210,483	157,981
	Jan., 4, 1858	45	4,679,325	1,146,770	6,164,017	59,567	4,757	2,613,575	265,034	6,433	333,239	5,238,930	658,521	19,662	131,764
	Oct., 1858	48	4,000,324	1,296,616	6,486,652	87,769	1,837	2,627,690	271,526	9,272	269,585	5,707,048	640,058	15,621	525,344
	Jan., 1860	74	5,251,225	387,229	9,826,691	92,429	1,679,277	3,201,416	343,269	39,397	223,812	8,981,723	697,037	26,533	552,338
	Jan., 1855	44	5,554,552	7,247,366	3,257,064	289,673	127,238	1,985,114	715,305	198,860	1,820,760	7,116,827	1,764,747	445,359	100,622
Indiana.....	July & Oct., 1854	59	7,281,934	9,305,651	6,148,837	249,298	.....	3,087,827	911,000	173,573	1,894,357	8,165,856	2,289,605	803,849	.....
	Oct., 1855, & Jan., 1856	46	4,045,325	6,986,992	1,705,070	231,929	132,946	1,274,992	598,262	369,600	1,599,014	4,516,422	1,957,097	379,804	161,975
	July & Oct., 1856	46	4,123,089	7,039,691	1,694,357	227,599	380,911	1,338,418	557,238	68,508	1,420,076	4,731,705	1,852,742	272,815	177,309
	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....

State.	Date.	Number of bank and branches.	Capital.	Loans and discounts.	Stocks.	Real estate.	Other investments.	Due by other banks.	Notes of other banks.	Cash items.	Specie.	Circulation.	Deposits.	Due to other banks.	Other liabilities.
Indiana—Cont'd..	Nov., 1857, & Jan., 1858.	40	\$3,585,922	\$4,861,445	\$1,416,737	\$104,224	\$10,891	\$920,441	\$395,536	\$236,661	\$1,261,720	\$3,363,976	\$1,417,966	\$380,569	\$60,954
	Nov., 1858, & Jan., 1859.	37	3,617,629	6,468,308	1,252,981	195,711	111,089	1,177,489	505,685	36,623	1,869,000	5,379,936	1,723,840	176,366	68,215
	Jan., 1860	37	4,343,210	7,675,861	1,349,466	258,309	221,457	950,836	418,991	80,799	1,583,540	5,390,246	1,700,479	89,530	140,895
Ohio .....	Nov., 1854	66	7,166,581	13,578,339	2,466,247	298,222	1,006,525	2,751,312	905,555	158,310	1,690,105	8,074,132	5,450,566	949,727	411,652
	Feb., 1856	65	6,491,421	14,921,998	2,476,751	350,708	1,195,047	3,117,178	1,632,969	106,559	2,096,809	9,080,589	7,101,325	1,712,040	296,202
	Nov., 1856	61	6,742,421	15,223,241	2,749,686	310,145	687,337	2,749,558	1,199,863	39,007	2,016,814	9,153,629	6,543,420	1,202,961	392,758
	Feb. 1, 1858	49	6,560,770	9,558,927	2,088,778	522,041	910,436	2,139,364	768,243	121,354	1,734,995	6,201,286	3,915,781	280,786	282,071
	Aug., 1858	53	6,675,426	10,549,574	2,016,597	604,000	749,681	2,347,041	796,998	195,517	1,935,025	7,588,291	3,780,214	306,793	195,464
	Nov., 1858	53	6,707,151	11,171,343	2,069,789	586,670	711,157	2,613,615	1,152,433	150,741	1,845,441	8,040,304	4,389,831	488,878	206,235
Michigan .....	Feb., 1860	52	6,890,839	11,100,462	1,153,552	718,913	961,720	2,667,763	898,337	157,378	1,828,640	7,983,889	4,039,614	790,568	144,781
	Jan., 1855	6	980,416	1,900,942	555,431	146,035	15,345	392,550	118,784	6,162	143,123	500,942	1,170,974	95,597	187,522
	Dec., 1855	4	730,438	1,988,087	517,945	124,486	21,347	402,520	97,265	6,433	152,080	572,840	1,366,958	53,425	128,216
	Dec., 1856	4	841,489	1,903,603	588,389	60,110	11,145	245,061	159,489	9,141	92,776	670,549	1,347,956	118,962	52,646
	Dec., 1857, & Jan., 1858.	4	851,804	1,111,786	322,466	115,661	15,727	77,031	31,411	10,043	22,762	364,676	310,479	78,975	124,198
	Dec., 1858	3	745,304	1,153,547	258,776	124,357	14,440	137,059	54,963	22,579	42,018	331,978	555,693	35,165	126,011
Wisconsin ..	Dec., 1859	4	755,465	£92,949	192,831	130,861	36,119	120,372	44,644	22,871	24,175	222,197	375,397	13,969	76,206
	Jan., 1855	23	1,400,000	1,861,043	1,044,021	24,320	8,791	306,982	341,174	103,184	334,383	740,764	1,482,053	.....	456,739
	Jan., 1856	32	1,870,000	3,906,079	1,200,083	94,261	1,501	363,161	603,848	57,218	331,713	1,060,165	2,806,341	.....	1,073,874
	Jan., 1857	49	2,955,000	5,280,634	2,025,160	150,315	1,892	453,771	701,161	73,222	542,938	1,702,570	3,365,562	.....	1,290,486
	Jan. 4, 1858	66	5,515,000	6,230,861	3,626,468	229,236	455,266	498,794	467,411	67,439	576,543	2,913,071	2,077,884	.....	1,278,872
	Jan., 1859	98	7,995,000	9,262,457	5,114,415	304,142	.....	892,775	852,288	83,893	706,009	4,695,170	3,022,884	.....	1,573,694
Minnesota .....	Jan., 1860	108	7,620,000	7,592,361	5,031,504	326,461	1,320,668	890,455	925,110	61,430	419,947	4,429,855	3,085,813	.....	1,493,529
	Jan., 1859	2	50,000	5,185	50,000	.....	1,250	30,806	4,223	512	15,272	48,643	13,131	.....	.....
	Dec., 1859	12	460,450	724,228	101,849	.....	49,308	248,817	213,661	.....	255,545	563,806	527,378	16,689	25,056
	Jan., 1869	1	52,000	48,256	.....	2,295	.....	4,068	.....	.....	8,268	8,895	2,695	.....	.....
	Jan., 1857	4	205,000	418,097	.....	3,975	2,154	129,804	15,069	210	136,325	353,796	125,291	1,749	.....
	Jan. 1, 1858	6	15,000	15,679	.....	3,850	.....	35,601	1,000	.....	5,683	41,641	3,673	.....	2,576
Nebraska.....	Nov., 1858	2	56,000	97,087	.....	1,155	1,341	3,172	1,399	26	6,629	23,346	23,748	4,418	.....



## I I.—Comparative view of the condition of the banks in different sections of the Union in 1856-'57, 1857-'58, 1858-'59, and 1859-'60.

Sections.	Banks and branches.				Capital paid in.				Loans and discounts.			
	1856-'57.	1857-'58.	1858-'59	1859-'60.	1856-'57.	1857-'58.	1858-'59.	1859-'60.	1856-'57.	1857-'58.	1858-'59.	1859-'60.
Eastern States.....	507	498	501	505	\$114,611,752	\$117,261,990	\$119,590,423	\$123,449,075	\$187,750,276	\$177,896,020	\$179,992,400	\$190,186,990
Middle States.....	470	459	477	485	140,298,876	154,442,049	156,382,227	159,091,051	299,874,750	247,669,341	284,716,143	289,636,640
Southern States.....	128	140	139	146	50,554,582	52,077,587	48,578,132	54,583,256	82,412,667	70,040,568	77,039,922	82,231,888
Southwestern States.....	105	115	116	138	44,630,333	49,633,332	54,254,042	59,383,524	82,813,257	64,633,845	85,980,791	101,468,716
Western States.....	206	210	243	288	20,739,143	21,207,821	23,171,418	25,373,189	31,605,937	22,925,468	29,454,543	28,421,346
	1,416	1,422	1,476	1,562	370,834,686	394,622,799	401,976,242	421,880,095	684,456,887	583,165,242	657,183,799	691,945,580

## I I.—Comparative view of the condition of the banks in different sections of the Union—Continued.

Sections.	Stocks.				Real estate.				Other investments.			
	1856-'57.	1857-'58.	1858-'59.	1859-'60.	1856-'57.	1857-'58.	1858-'59.	1859-'60.	1856-'57.	1857-'58.	1858-'59.	1859-'60.
Eastern States.....	\$1,459,758	\$1,131,869	\$1,206,564	\$1,657,908	\$2,707,588	\$3,310,486	\$3,640,675	\$3,844,810	\$611,152	\$682,708	\$1,044,319	\$1,075,879
Middle States.....	27,702,286	26,576,900	29,924,425	31,227,492	8,832,442	9,596,524	10,675,795	11,481,225	616,619	1,015,752	1,309,619	1,319,363
Southern States.....	8,796,041	9,354,365	8,625,484	9,625,777	10,064,396	10,276,462	6,639,639	10,313,308	1,725,876	1,951,349	4,102,185	3,067,297
Southwestern States.....	8,127,039	9,623,729	8,513,363	9,177,273	3,715,120	4,537,783	3,720,584	3,613,520	1,823,250	1,439,020	1,025,804	1,383,083
Western States.....	13,187,205	13,618,466	15,232,613	18,655,893	804,976	1,034,579	1,299,804	1,529,268	1,083,439	987,077	841,114	4,277,549
	59,272,329	60,305,269	63,502,449	70,344,343	26,124,522	28,755,834	25,976,497	30,782,131	5,920,335	6,075,906	8,323,041	11,123,171

## I I.—Comparative view of the condition of the banks in different sections of the Union—Continued.

Sections.	Due by other banks.				Notes of other banks.				Cash items.			
	1856-'57.	1857-'58.	1858-'59.	1859-'60.	1856-'57.	1857-'58.	1858-'59.	1859-'60.	1856-'57.	1857-'58.	1858-'59.	1859-'60.
Eastern States.....	\$15,304,943	\$12,215,423	\$16,333,357	\$14,310,756	\$7,452,318	\$6,216,504	\$6,495,545	\$7,026,319	\$285,688	\$307,073	\$495,220	\$325,511
Middle States.....	21,961,008	20,843,384	23,137,793	20,061,485	11,071,854	8,692,885	3,588,204	9,220,661	24,477,093	14,318,182	23,423,266	17,480,612
Southern States.....	5,801,536	5,320,838	10,122,640	7,461,775	3,895,232	3,401,629	2,452,404	3,446,976	46,708	265,863	950,756	186,031
Southwestern States.....	13,911,656	13,188,355	21,168,632	17,317,715	2,638,067	2,201,783	3,479,624	2,964,599	62,767	47,393	1,635,943	973,792
Western States.....	8,870,062	6,484,812	7,482,565	8,083,726	3,066,537	1,928,635	2,842,512	2,844,012	209,385	441,930	303,646	365,575
	65,849,205	58,052,802	78,244,987	67,235,457	28,124,008	22,447,436	18,858,289	25,502,567	25,081,641	15,880,441	26,808,822	19,331,521

## I I.—Comparative view of the condition of the banks in the different sections of the Union—Continued.

Sections.	Specie.				Circulation.				Deposits.			
	1856-'57.	1857-'58.	1858-'59.	1859-'60.	1856-'57.	1857-'58.	1858-'59.	1859-'60.	1856-'57.	1857-'58.	1858-'59.	1859-'60.
Eastern States.....	\$7,260,426	\$6,391,617	\$13,774,125	\$10,098,162	\$53,554,041	\$41,417,692	\$39,564,689	\$44,510,618	\$34,520,868	\$28,196,426	\$41,877,420	\$41,319,550
Middle States.....	23,390,763	38,000,756	43,971,104	33,229,061	62,696,774	44,187,749	49,482,057	53,146,871	139,873,112	113,814,435	150,620,922	145,829,987
Southern States.....	7,149,616	6,268,319	10,679,614	10,130,310	38,788,552	27,751,551	37,400,883	35,863,618	15,496,763	13,180,489	18,119,776	18,250,347
Southwestern States.....	15,704,308	19,796,184	31,359,021	25,793,477	37,792,261	23,727,772	42,632,764	46,000,759	26,523,139	22,356,416	38,581,455	37,973,832
Western States.....	4,844,725	3,935,956	4,753,954	4,343,527	22,147,194	18,123,580	21,226,425	27,580,611	14,237,370	8,384,282	10,368,705	10,428,413
	58,349,838	74,412,822	104,537,818	83,594,537	214,778,822	155,208,344	193,306,818	207,102,477	230,351,352	185,932,049	259,568,278	253,802,129

I I.—Comparative view of the condition of the banks in the different sections of the Union—Continued.

Sections.	Due to other banks.				Other liabilities.			
	1856-'57.	1857-'58.	1858-'59.	1859-'60.	1856-'57.	1857-'58.	1858-'59.	1859-'60.
Eastern States.....	\$7,310,540	\$6,929,552	\$9,370,024	\$8,987,151	\$2,625,089	\$3,304,551	\$2,819,422	\$1,541,091
Middle States.....	36,710,832	31,890,523	42,285,596	35,213,553	7,574,093	3,541,058	3,731,452	4,391,664
Southern States.....	6,136,719	4,590,702	6,641,206	4,030,096	4,332,643	2,670,550	3,833,720	3,436,648
Southwestern States.....	5,709,272	6,999,045	9, 97,277	6,764,829	3,213,845	2,770,116	2,224,354	2,850,607
Western States.....	1,806,970	759,992	720,448	937,289	2,071,080	1,880,435	2,499,499	2,432,805
	57,674,333	51,169,875	68,215,651	55,932,918	19,816,850	14,166,713	15,048,427	14,661,815

*Eastern States.*—Maine, New Hampshire, Vermont, Massachusetts, Rhode Island, Connecticut.

*Middle States.*—New York, New Jersey, Pennsylvania, Delaware, Maryland.

*Southern States.*—Virginia, North Carolina, South Carolina, Georgia, Florida.

*Southwestern States.*—Alabama, Louisiana, Mississippi, Tennessee, Kentucky, Missouri.

*Western States.*—Illinois, Indiana, Ohio, Michigan, Wisconsin, Nebraska Territory, Minnesota, Kansas.

## K K.—General view of the condition of the banks in the United States, in different years, from 1851 to 1860, inclusive.

	1851.	1854.	1855.	1856.	1857.	1858.	1859.	1860.
Number of banks .....	731	1,059	1,163	1,255	1,283	1,284	1,329	1,392
Number of branches .....	148	149	144	143	133	138	147	170
Number of banks and branches.....	879	1,208	1,307	1,398	1,416	1,422	1,476	1,562
Capital paid in.....	\$227,807,553	\$301,376,071	\$332,177,288	\$343,874,272	\$370,834,686	\$394,622,799	\$401,976,242	\$421,880,095
RESOURCES.								
Loans and discounts.....	413,756,799	557,397,779	576,144,758	634,183,280	684,456,887	583,165,242	657,183,799	691,945,580
Stocks .....	22,388,989	44,350,330	52,727,082	49,485,215	59,272,329	60,305,260	63,502,449	70,344,343
Real estate .....	20,219,724	22,367,472	24,073,801	20,865,867	26,124,522	28,755,834	25,976,497	30,782,131
Other investments .....	8,935,972	7,589,830	8,734,540	8,822,516	5,920,336	6,075,906	8,323,041	11,123,171
Due by other banks.....	50,718,015	55,516,085	55,738,735	62,639,725	65,849,205	58,052,802	78,244,987	67,235,457
Notes of other banks.....	17,196,083	22,659,066	23,429,518	24,779,049	28,124,008	22,447,436	18,858,989	25,502,567
Cash items .....	15,341,196	25,579,253	21,935,738	19,937,710	25,081,641	15,380,441	26,808,822	19,331,521
Specie.....	48,671,048	59,410,253	53,944,546	59,314,063	58,349,838	74,412,832	104,537,818	83,594,537
LIABILITIES.								
Circulation.....	155,165,251	204,689,207	186,952,223	195,747,950	214,778,822	155,208,344	193,306,818	207,102,477
Deposits .....	128,957,712	188,188,744	190,400,342	212,705,662	230,351,352	185,932,049	259,568,278	253,802,129
Due to other banks.....	46,416,928	50,322,162	45,156,697	52,719,956	57,674,333	51,169,875	68,215,651	55,932,918
Other liabilities.....	6,438,327	13,439,276	15,599,623	12,227,867	19,816,850	14,166,713	15,048,427	14,661,815
Aggregate of immediate liabilities, <i>i. e.</i> , of circulation, deposits, and dues to other banks.....	330,539,891	443,200,113	422,509,262	461,173,568	502,804,507	392,310,268	521,090,747	516,837,524
Aggregate of immediate means, <i>i. e.</i> , of specie, cash items, notes of other banks, and dues from other banks .....	131,926,342	163,164,657	158,048,537	166,670,547	177,404,692	170,293,511	228,449,916	195,654,082
Gold and silver in United States treasury depositories .....	11,164,727	25,136,252	27,188,889	22,706,431	20,066,114	10,329,229	3,033,600	6,695,225
Total of specie in banks and treasury depositories.....	59,835,775	84,546,505	81,133,435	82,020,494	78,415,952	84,642,061	107,571,418	90,289,762

NOTE.—The bank reports for the years 1852 and 1853 are omitted in the above table on account of their incompleteness.

## APPENDIX.

After the general table had been prepared the following documents came to hand :

## APPENDIX A.

UNION BANK OF DELAWARE,  
*Wilmington, March 28, 1860.*

DEAR SIR: In compliance with your request I have the honor to report the condition of the Union Bank of Delaware, at Wilmington, Delaware, on the 1st day of January, 1860, viz :

1. Capital, \$300,000, of which is paid in.....	\$203,175
2. Loans and discounts.....	350,990
3. Real estate.....	18,000
4. Due by banks.....	11,009
5. Notes of other banks.....	9,010
6. Specie and specie funds.....	22,000
7. Circulation.....	101,000
8. Deposits.....	97,414
9. Due to other banks.....	10,715

Very respectfully,  
Hon. HOWELL COBB, *Secretary of the Treasury.*

J. T. WARNER, *Cashier.*

## APPENDIX B.

STATE OF MINNESOTA, EXECUTIVE OFFICE,  
*Saint Paul, March 23, 1860.*

SIR: In reply to yours of the 27th ultimo I have the honor herewith to transmit the annual report of the auditor of Minnesota, made to the legislature of the State on the 9th of December, 1859, exhibiting, among other things, the condition of the several banks of the State on the 1st of that month.

Also a statement (in manuscript) of the condition of the several banks on the 2d day of January of the present year.

I am advised by the auditor that the notes of the several banks enumerated in this second statement, and which are the only ones doing business, are current at par here.

Very respectfully, your obedient servant,

ALEX. RAMSEY.

Hon. HOWELL COBB,  
*Secretary of the Treasury, Washington, D. C.*

## APPENDIX C.

*Extract from report of State Auditor, December 9, 1859.*

The duties of the auditor in the banking department have been peculiarly laborious and responsible. Sixteen banks have organized

under the provisions of the general banking law, of which but seven remain in operation.

The total circulation issued to the several banks under the banking law of this State up to December 1, 1850, is \$572,865; of this there has been returned and cancelled \$231,293; leaving the circulation still outstanding, \$341,572.

And this process of retiring the currency is still going on, several of the remaining banks deeming it impossible to do a legitimate business without loss so long as exchange is so largely against our State; and the same unfavorable course is pursued in depreciating the currency for the purpose of speculation.

About the first of May last a run commenced on several of the banks for coin; the scarcity and demand for eastern exchange, which yielded a sufficient profit to our city bankers and brokers to induce them to collect and assort the notes of those banks, and to send them home in large sums for redemption in coin, caused such a drain upon their specie as to give them great trouble to keep an adequate supply on hand to meet these demands.

This unprecedented and almost unheard of run has continued in a greater or less degree up to the present time. At the same time we are suffering under a "crisis" which is not merely local in its effects, but spreads over the whole country, and affects the monetary operations of the entire northwest, and as a consequence thereof, several banks were compelled to suspend, and a general depreciation ensued.

The fact that the notes of several of our banks, under the general banking law, were secured by interest-paying bonds as good as any in the Union, seemed to give them no value in the estimate put upon them by the public.

Those banks which continued throughout the pressure to pay in coin were alike discredited with those which had refused to pay to bankers, brokers, and their agents.

The disorganization of financial affairs at the east, and an unusual stringent state of the money market heretofore exhibited in New York and the other great commercial cities of the east, at which all large transactions in stocks and bonds are usually made, served to depress our State securities.

Capitalists could not be found willing and able to invest in our State bonds unless they were sold at unreasonably low rates.

The amount of stocks deposited for the redemption of our Minnesota currency liable to be thrown on the market at this time produced the conviction upon my mind that if they were forced to sale for what they would or might bring, much loss would ultimately result to the public. To avoid such a state of things, I resolved, after due deliberation, to exercise such power as was conferred upon me by law, to give as much opportunity as the emergency would allow for a reaction in the money markets. At the same time, those holding the currency of defaulting banks have been permitted to return the currency and receive the stocks deposited for the redemption of the same.

I believe that in thus acting under the law the bill-holder was benefited and the interest of the bond-owner promoted. The commotion throughout the entire country on the subject of paper currency

at this time, will be an epoch in the history of our State, and it is reasonable to suppose that the great result is not yet fully known.

It will be a very difficult task for the legislature to devise a system of paper currency, safe and reliable, sufficient for the trade and commerce of our State. The want of confidence so generally diffused in reference to banks or bankers makes it difficult to organize any system of credit represented by paper promises to pay which will meet the demands of the public.

If bank notes issued upon the stocks of States which have never failed to pay the interest as it became due, with the additional security of personal responsibility as stockholders to twice the amount of the capital stock, and ten per cent. more stocks over and above the currency issued, or in lieu thereof a personal bond, to be deposited for one-fourth of the entire circulation, are insufficient to inspire confidence in the safety and value of the paper, then it would seem to be very questionable whether any system of paper currency would be regarded with public favor.

If those banks which have been most prompt in the redemption of their notes have met with but little if any more favor than those which have allowed the brokers and other bill-holders to take what they can get under the compromise of parties, or the provisions of law—if this desire to make trade and traffic of currency shall continue, (and what shall abate it?) what hope is there, then, that a system of banking with power to issue paper currency can again obtain public confidence?

The securities of no banks have been lessened; but where parties by agreement have surrendered notes and taken bonds, care has been taken to give only a *pro rata* of each of the securities, that no deficiency should ultimately occur. When banks have failed to protect or take up the currency of the holders thereof, I have retained the interest or dividends accruing from the stock or bonds in my possession at the time of such failure. Several more of the banks have already signified their intention to close business, and are engaged in redeeming their entire issue on account of this warfare.

In view of the facts herewith presented, it is clearly my opinion that no system can be adopted authorizing the issue of paper currency that will prove of public benefit. Experience has taught the people of this State that it makes but little or no difference what are the securities. For instance, the first indebtedness of our State being \$250,000, and a law authorizing the issue of State paper in the similitude of bank notes, bearing twelve per cent. interest, no one questioned the security or legality of the issue. Still, it was depreciated from twenty to thirty cents on the dollar. Indeed, all the paper currency—State, county, and city—which has been put in circulation as currency in this State has been productive of a great loss to the community.

I would therefore recommend the repeal of the general banking law.

All of which is respectfully submitted.

W. F. DUNBAR,  
*State Auditor.*



## No. 10.

Statement showing the condition of the banks of the State of Minnesota on the 4th July, 1859.

BANKS.	RESOURCES.										
	Loans and discounts.	Due from brokers.	Overdrafts.	Stocks at par value deposited with State auditor.	Stocks not deposited with State auditor.	Specie.	Loss and expense account.	Cash items and real estate.	Bills of solvent banks on hand.	Due from banks.	Total resources.
Bank of Owatonna.....		\$33,708 44		\$41,000			\$1,296 25				\$76,004 69
Bank of Saint Paul.....	\$68,841 23	a1,080 97	\$211 27	25,000		\$3,610 20		b\$905 05	\$23,920	\$11,614 24	130,187 28
Bank of the State of Minnesota.....	15,268 53		11 00	35,000	c\$1,750	7,379 82	3,288 73	534 00	14,797	15,204 60	92,233 66
Central Bank.....				27,000		229 43	1,056 00		180		28,465 43
Chisago County Bank....		30,168 95	186 29	36,000			1,900 31			30 45	68,286 00
Exchange Bank.....	8,370 80	d50,000 00		70,000		2,115 00	440 00		6,874	12,123 40	149,923 20
Farmers' Bank.....	18,088 30	1,000 79		25,000	1,750	2,430 35	443 78	1,422 67	209		50,344 89
Fillmore County Bank.....	250 00	4,845 00		33,000	17,000	1,600 00	767 69	2,462 00	17,512		75,000 00
La Crosse and La Crescent Bank.....				59,000		5,538 48	259 25		400		65,197 70
Nicollet County Bank.....				40,000	e40,000	952 15				3,689 10	84,681 25
State Bank of Minnesota.....	29,000 00	844 62		25,000		1,228 27	1,111 56	1,251 18	1,147	7,878 00	68,150 63
Winona County Bank.....	2,410 31	525 00		29,000		2,803 00		f802 10	2,928	4,149 89	42,618 30
People's Bank.....		2,505 91		30,000	20,000	2,181 23	116 86				54,804 00
Bank of Rochester, (no returns).....											
Total . . . . .	137,229 17	123,979 60	408 56	475,000	80,500	30,108 59	10,680 43	5,639 62	67,971	54,689 72	996,907 05

a Due from directors.

b Office furniture, &c.

c Premium on bonds deposited with auditor.

d Due from directors.

e Premium on bonds deposited with auditor.

f Promissory notes other than for loans and discounts.

g Personal property, furniture, &c.

h Bills of suspended banks, \$102.

No. 10.—Statement showing the condition of the banks of the State of Minnesota—Continued.

BANKS.	LIABILITIES.				
	Capital.	Registered notes in circulation.	Due depositors on demand.	Due to others not included in either of the above heads.	Total liabilities.
Bank of Owatonna.....	\$35,000 00	\$35,000 00	.....	<sup>a</sup> \$6,004 69	\$76,004 69
Bank of Saint Paul.....	50,000 00	21,500 00	\$35,066 64	23,620 64	130,187 28
Bank of the State of Minnesota.....	25,000 00	35,000 00	26,255 01	66,978 67	93,233 68
Central Bank.....	25,000 00	168 00	159 43	3,138 00	28,465 43
Chisago County Bank.....	36,000 00	32,286 00	.....	.....	68,286 00
Exchange Bank.....	100,000 00	49,096 00	.....	837 20	149,923 20
Farmers' Bank.....	25,000 00	25,000 00	344 89	.....	50,344 80
Fillmore County Bank.....	50,000 00	25,000 00	.....	.....	75,000 00
La Crosse and La Crescent Bank.....	50,000 00	5,000 00	.....	9,197 70	65,197 70
Nicollet County Bank.....	40,000 00	40,000 00	.....	4,681 25	84,681 25
State Bank of Minnesota.....	25,000 00	25,000 00	4,614 63	13,550 00	68,160 63
Winona County Bank.....	29,000 00	1,105 00	11,925 21	580 09	42,618 30
People's Bank.....	50,000 00	4,804 00	.....	.....	54,804 00
Bank of Rochester, (no returns).....	.....	.....	.....	.....	.....
Total.....	550,000 00	299,959 00	78,365 81	68,586 24	996,907 05

<sup>a</sup> Excess of bonds with auditor.

<sup>b</sup> Interest and exchange account included.

No. 12.—*Statement showing the securities and circulation of each of the banks on the 1st of December, 1859.*

Bank of St. Paul, St. Paul.....		(capital \$80,000)
Securities, Minnesota 7's.....	\$30,000	
Circulation .....	10,000	
State Bank of Minnesota, Austin.....		(capital 25,000)
Securities, Ohio 6's.....	25,000	
Circulation .....	25,000	
Winona County Bank, Winona.....		(capital 100,000)
Securities, Minnesota 7's.....	25,000	
Circulation .....	20,000	
La Crosse and La Crescent Bank, Hokah		(capital 50,000)
Securities, Minnesota 7's.....	49,000	
Circulation .....	42,063	
Bank of Chatfield, Chatfield.....		(capital 50,000)
Securities, Minnesota 7's.....	59,000	
Circulation.....	50,000	
People's Bank, St. Peter.....		(capital 50,000)
Securities, Minnesota 7's.....	30,000	
Circulation.....	25,905	
Central Bank, New Ulm.....		(capital 50,000)
Securities, Minnesota 7's. ....	27,000	
Circulation .....	23,000	
Bank of Red Wing, Red Wing.....		(closing)
Securities, Minnesota 7's.....	2,000	
Circulation.....	1,368	
Fillmore County Bank, Preston.....		(closing)
Securities, Minnesota 7's.....	8,000	
Circulation .....	6,900	
Farmers' Bank, Garden City.....		(closing)
Securities, Minnesota 8's.....	9,000	
Circulation .....	9,00	
Nicollet County Bank, St. Peter.....		(closing)
Securities, Minnesota University 10's	18,000	
Circulation .....	18,000	
Exchange Bank, Glencoe.....		(closing)
Securities, Minnesota 7's.....	41,000	
Circulation.....	38,670	
Bank of Rochester, Rochester.....		(closing)
Securities, Minnesota 7's.....	24,000	
Circulation .....	22,680	
Chisago County Bank, Taylor's Falls...		(closing)
Securities, Minnesota 7's.....	18,000	
Circulation .....	16,266	
Bank of Owatonna, Owatonna.....		(closing)
Securities, Minnesota 7's.....	19,000	
Circulation .....	14,720	
Bank of the State of Minnesota, St. Paul		(closing)
Securities, Minnesota 8's.....	11,000	
Securities, Minnesota University 10's	7,000	\$18,000
Circulation.....		18,000

No. 13.—*Statement showing the names of the persons who have executed bonds to further secure the redemption of the circulating notes issued to the banks, as required by the banking law.*

Bank of the State of Minnesota, St. Paul ; penalty of bond...	\$8,750
Names of bondsmen : Pascal Whitney, G. S. Winston.	
Bank of St. Paul ; penalty of bond .....	6,250
Names of bondsmen : T. R. B. Eldridge, Laurence G. Graham.	
State Bank of Minnesota, Austin ; penalty of bond .....	6,250
Names of bondsmen : Adrian Foote, A. L. Pritchard.	
Farmers' Bank, Garden City ; penalty of bond.....	6,250
Names of bondsmen : John W. Davis, Wm. E. Smith, W. J. Dexter, J. H. Dawes.	
Nicollet County Bank, St. Peter ; penalty of bond.....	10,000
Names of bondsmen : Robert Sewell, W. J. Sewell.	
Exchange Bank, Glencoe ; penalty of bond .....	12,500
Names of bondsmen: Laurence G. Graham, Daniel Graham.	
Exchange Bank, Glencoe ; penalty of bond.....	6,250
Names of bondsmen : Daniel Graham, T. R. B. Eldridge.	
Bank of Rochester, Rochester ; penalty of bond.....	6,250
Names of bondsmen : Wm. Harwood, Stephen R. Moore.	
Bank of Rochester, Rochester ; penalty of bond.....	6,250
Names of bondsmen : Charles W. Keith, Wm. Harwood, Aylmer Keith.	
Chisago County Bank, Taylor's Falls ; penalty of bond .....	6,250
Names of bondsmen : R. M. S. Pease, Sherwood D. Gould.	

## No. 15.

*Statement showing the amount of circulation issued, amount returned, and amount still outstanding of each of the banks on December 1, 1859.*

Names of banks.	Amount issued.	Amount returned.	Amount still outstanding.
Bank of the State of Minnesota.....	\$35,000	\$17,000	\$18,000
Bank of St. Paul.....	25,000	15,000	10,000
Bank of Rochester.....	49,400	26,720	22,680
Bank of Owatonna.....	35,000	20,280	14,720
Bank of Red Wing.....	25,000	23,632	1,368
Bank of Chatfield.....	50,000	.....	50,000
Central Bank.....	23,000	.....	23,000
Chisago County Bank.....	33,360	17,094	16,266
Exchange Bank.....	80,500	41,830	38,670
Farmers' Bank.....	25,000	16,000	9,000
Fillmore County Bank.....	25,000	18,100	6,900
La Crosse and La Crescent Bank.....	50,700	8,637	42,063
Nicollet County Bank.....	40,000	22,000	18,000
People's Bank.....	25,905	.....	25,905
State Bank of Minnesota.....	25,000	.....	25,000
Winona County Bank.....	25,000	5,000	20,000
Total.....	572,865	231,293	341,572

Aggregate amount of circulation outstanding..... \$341,572

Aggregate amount of stock securities on deposit with auditor of State..... 402,000  
personal securities on December 1, 1859..... 75,000

477,000

# APPENDIX D.

Statement showing the condition of the banks of the State of Minnesota on January 2, 1860.

NAMES OF BANKS.	RESOURCES.										
	Loans and discounts.	Due from brokers.	Stocks at par value deposited with State auditor.	Stocks not deposited with State auditor.	Specie.	Loss and expense account.	Cash items and real estate.	Bills of solvent banks on hand.	Bills of suspended banks on hand.	Due from banks.	Total resources.
Bank of Chatfield .....			\$59,000		\$5,714 76	\$2,059 03		\$603			\$67,376 79
Bank of St. Paul .....	\$93,184 73	\$1,316 10	30,000		1,540 71		\$885 35	12,407	\$1,248	\$10,625 74	151,205 63
Central Bank .....	2,139 18	23,000 00	27,000		543 25	985 75	3,946 73	405			58,019 91
La Crosse and La Crescent Bank .....	8,074 51		49,000		2,019 24	1,309 25		210			60,613 00
People's Bank .....		20,000 00	30,000		4,075 02	156 70	1,848 28				56,080 00
Winona County Bank .....	3,794 88	772 10	25,000	\$5,000	819 12		1,056 55	12,983		7,521 12	56,946 77
Total.....	107,193 30	45,088 20	220,000	5,000	14,712 10	4,510 73	7,736 91	26,608	1,248	18,146 86	450,242 10

APPENDIX D.—Statement showing the condition of the banks of the State of Minnesota—Continued.

NAMES OF BANKS.	LIABILITIES.				
	Capital.	Registered notes in circulation.	Due depositors on demand.	Due to others not included in either of the above heads.	Total liabilities.
Bank of Chatfield .....	\$50,000 00	\$8,123 00	\$9,253 79	.....	\$67,376 79
Bank of St. Paul .....	80,000 00	3,612 00	22,653 02	\$44,940 61	151,205 63
Central Bank .....	50,000 00	6,018 00	871 50	1,130 41	58,019 91
La Crosse and La Crescent Bank .....	50,000 00	10,613 00	.....	.....	60,613 00
People's Bank .....	50,000 00	6,080 00	.....	.....	56,080 00
Winona County Bank .....	29,000 00	35 00	26,058 52	1,853 25	56,946 77
Total .....	309,000 00	34,481 00	58,836 83	47,924 27	450,242 10



## SUMMARY.

By taking the returns of the Union Bank of Delaware for January, 1860, instead of the returns of the same bank for January 1859, and by adding the banks of Minnesota to the amount given in table G G, we have the following result :

*Condition of the banks throughout the Union according to returns dated nearest to January 1, 1860.*

Number of banks.....	1,398
Number of branches.....	170
	<hr/>
Number of banks and branches.....	1,568
	<hr/>
Capital paid in.....	\$422,189,085 00

*Resources.*

Loans and discounts.....	\$692,071,228 00
Stocks.....	70,567,843 00
Real estate.....	30,782,131 00
Other investments.....	11,177,243 00
Due by other banks.....	67,255,784 00
Notes of other banks.....	25,520,944 00
Cash items.....	19,326,199 00
Specie.....	83,609,249 00
	<hr/>
	<hr/>

*Liabilities.*

Circulation .....	\$207,152,032 00
Deposits.....	253,846,953 00
Due to other banks.....	55,942,363 00
Other liabilities.....	14,709,739 00
	<hr/>
	<hr/>

Total of specie in banks and United States treasury offices .....	\$90,304,474 00
Aggregate of immediate liabilities, <i>i. e.</i> , of circulation, deposits, and dues to other banks.....	516,941,348 00
Aggregate of immediate means, <i>i. e.</i> , specie, cash items, notes of other banks, and dues by other banks .....	195,712,176 00
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# INDEX.

	Page.
<i>Alabama</i> .—Tabular view of banks in, January, 1860.....	162
<i>Connecticut</i> .—Report of bank commissioners, May, 1859.....	80
Tabular view of banks in, April, 1859.....	93
<i>Delaware</i> .—Tabular view of banks in, January, 1860.....	149
Letter from cashier of Union Bank.....	289
<i>Florida</i> .—Tabular view of banks in, January, 1860.....	161
<i>Georgia</i> .—Tabular view of banks in, October, 1859.....	158
<i>Illinois</i> .—Tabular view of banks in, January, 1860.....	177
<i>Indiana</i> .—Circulation, securities, &c., of free banks, November, 1859.....	192
Tabular view of free banks, January, 1860.....	197
Condition of the Bank of the State, November, 1859.....	199
<i>Iowa</i> .—Letter from Governor Lowe, December 28, 1859.....	257
Tabular view of banks in, December 5, 1859.....	258
<i>Kansas</i> .—Condition of the bank in, January, 1860.....	259
<i>Kentucky</i> .—Tabular view of banks, January, 1860.....	170
<i>Louisiana</i> .—Report of board of currency, January, 1860.....	163
Amount of State and city bonds held by the banks.....	164
Condition of the banks, December 31, 1859.....	165
<i>Maine</i> .—Report of bank commissioners, December 1, 1859.....	2
Tabular view of banks, January, 1860.....	7
<i>Maryland</i> .—Tabular view of banks, January, 1860.....	150
<i>Massachusetts</i> .—Condition of the banks, October, 1859.....	30
Extract from report of bank commissioners, October, 1859.....	69
<i>Michigan</i> .—Tabular view of banks, January, 1860.....	209
<i>Missouri</i> .—Tabular view of banks, January, 1860.....	171
<i>Minnesota</i> .—Letter from Governor Ramsey.....	289
Extract from report of State auditor.....	289
Tabular view of banks, January, 1860.....	297
<i>Nebraska</i> .—Letter from J. Sterling Morton, esq., secretary of state and acting governor, March 10, 1860.....	259
<i>New Hampshire</i> .—Tabular view of banks, December, 1859.....	23
Extract from report of bank commissioners, June, 1859.....	25
<i>New Jersey</i> .—Tabular view of banks, January, 1860.....	132
<i>New York</i> .—Report of the superintendent of the banking department, January, 1860.....	96
Condition of the banks, December, 1859.....	113
<i>North Carolina</i> .—Tabular view of banks, January, 1860.....	153
<i>Ohio</i> .—Tabular view of banks, February, 1860.....	200
Synopsis of the report of the trustees of the Ohio Life and Trust Company..	206

	Page.
<i>Pennsylvania</i> .—Tabular view of banks, November, 1859 .....	134
<i>Rhode Island</i> .—Aggregate of bank returns, November, 1859.....	75
Tabular view of banks, January, 1860 .....	76
Defalcation of cashier of Exchange Bank.....	79
<i>South Carolina</i> .—Tabular view of banks, December, 1859.....	154
<i>Tennessee</i> .—Tabular view of banks, January, 1860.....	169
<i>United States</i> .—Synopsis of the condition of the banks in the different States at the dates annexed.....	280
General statement of the condition of the banks in each State, ac- cording to returns nearest to January 1, 1860.....	278
Comparative view of the condition of the banks in the different sections of the Union in 1856-'57, 1857-'58, 1858-'59, and 1859-'60 .....	285
Comparative view of the condition of the banks throughout the Union, according to returns in various years from 1851 to 1860..	288
Prices of notes of sundry banks.....	260
List of broken and closed banks.....	261
Summary .....	299
<i>Vermont</i> .—Tabular view of banks, July, 1859 .....	27
<i>Virginia</i> .—Tabular view of banks, January, 1860 .....	152
<i>Wisconsin</i> .—Annual report of bank comptroller, September, 1859 .....	210
Tabular view of banks, January, 1860.....	214
Circulation of the banks, and stocks deposited by way of security...	236



